

TRUTH CENTERED TRANSFORMATION

MODULE



NHAURWA DZEMARI BHUKU REMUDZIDZISI

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Usati Watanga

Chiziviso Chakakosha Kumudzidzisi weBhuku reNhaurwa dzeMari

Mubhuku iri mune dzidziso dzakapihwa uye zvinyorwa zvekuzvipira. Kuzvipira ikoko kuchandiswa pakutanga kwezvidzidzo senguva yekunamata.

Kana uchizviisa mune zvamunganzwisisa munzvimbo yenyu rangarira kutarisa izvi:

- Tarisa matambudziko akakomberedza nyaya dzekupa nedzechegumi
- Kutariswa kwekushandurwa kwemari yemunyika muno
 - Cherechedza: madhora ndiwo akashandiswa mubhuku rino asi munguva yekududzira pakashandiswa bepa kushandura madhora kuisa kumari.

Zviziviso Kumudzidzisi: Kana mitambo nemifananidzo zvisingaburitse nyaya zvakanaka, ndapota musazvishandure chingotsanangurai kuti izvi zvakanyorwa pachishandiswa madhora ekuAmerica. Vadzidzi pavanoita mabhajeti avo natsai kuti vashandise manhamba anoburitsa chidzidzo zvakanaka.

Kugadzirira Kudzidzisa Chidzidzo

1. Verenga **Bhuku reMudzidzisi** zvakanatsanaka, kakawanda kana zvichiita. Simbisa kana kunyora zvinonyorwa pamativi emapeji kuti uzviyeuchidze nezvepfungwa dzinokosha.
2. Tarisa **pfungwa huru** dzechidzidzo chega chega kuti uzive izvo vadzidzi vanofanira kudzidza kuburikidza nechidzidzo.
3. Verenga **magwaro** ose ari mberi.
4. Tarisa kuti uone kuti ndezvipi **zvishandiso** zvinodiwa muchidzidzo chega chega uye iva nechokwadi chekuti waita makopi ezvinobatsira Vadzidzi (mapepa ekupa) uye gadzira zvinonekwa zvinoshandiswa muchidzidzo.
5. Iva nechokwadi kuti wakajairana **nechiitwa** chega chega muchidzidzo (mitambo, mifananidzo, zvinonekwa). Unogona kuzvidzidzira nemhuri yako kana shamwari.
6. Wana nguva **yekunyengetera** kuti Mwari agadzirire vadzidzi, kuti vadzidzi vanzwe izvo Mwari anoda kuti vanzwe, uye kuti iye akubatsire kudzidzisa zvinyorwa. Yeuka kuti kupfurikidza nesimba raMwari bedzi tichaona vanhu vachishandurwa.

Mashandisiro elri Bhuku reMudzidzisi

1. **Pfungwa Huru Nezvishandiso:** Chidzidzo chimwe nechimwe chinotanga nechikamu chino.
 - a. **Pfungwa Huru** – Pane pfungwa dzakanaka dzakawanda muchidzidzo chega chega, asi vatori vechikamu vanofanira kunyatsonzwisisa pfungwa huru idzi panopera chidzidzo chega chega. Zvakanaka kuzvibvunza kana uchifunga kuti vatori vechikamu vanogona kuyeuka pfungwa huru idzi mushure mekunge watungamirira chidzidzo. Wana nguva yokudzokorora pfungwa huru kazhinji kazhinji kuvabetsera kurangarira.
 - b. **Zvishandiso** – Zvinhu chaizvo zvinodiwa zvakananyorwa pachidzidzo chega chega, zvinosanganisira Mifananidzo (Visual Aids) uye Bhuku reMudzidzi. Ichi Chinyorwa cheMudzidzisi chicharatidza nguva yekushandisa:
 - i. **BHUKU REMUDZIDZI** – zvichange zvichinyorwa seizvi.
 - ii. **MIFANANIDZO INGABATSIRE** – ichanyorwa seizvi.

Chikamu Chekutanga: Zvidzidzo Zvekuzvipira

Kuzvipira(devotion) kweKutanga: Maonerwo eMari muBhaibheri Chikamu Chokutanga

Pfungwa Huru

- Mari haifanire kuva tarisiro huru yedu
- Tinofanira kushanda nesimba kuti tive nezvakakwana zvokuchengeta mhuri dzedu uye kupa varombo

Zvishandiso

- Bhuku reMudzidzi: Kuzvipira kwekutanga (kopi imwe chete yemunhu wega wega)

Nhanganyaya

HURUKURO MUBOKA GURU

- Ndeapi mamwe mavhesi aunoziva ezve mari?
- Ndedzipi dzimwe nheyo dzatingadzidza pamusoro pemari kubva mundima idzi?
- Ndedzipi dzimwe nheyo dzatingadzidza pamusoro pemari kubva mundima idzi?
- Kuva mupfumi kana murombo zvine zvemweya here?

Bhaibheri rine zvakanwanda zvokutaura pamusoro pemari. Muchokwadi, kune mavhesi akapetwa kaviri pamusoro pemari pane ari pamusoro pekutenda nemunamato zvakanbatanidzwa. Mwari anonyatsofunga kuti inyaya inokosha. Mari ine simba rekutibatsira kana kuti inogona kuita kuti tiwe. Icho chinhu chatinobata nacho nguva dzese. Tinofanira kudzidza kushandisa mari nenzira inofadza Mwari.

Mari haifanire kuva yakabata pfungwa dzedu

HURUKURO MUBOKA DUKU

*Zviziviso Kumudzidzisi: Govera **BHUKU REMUDZIDZI**: Kuzvipira kwekutanga. Muzvikwata zvidiki zvevanhu vatatu kana vana, shandai nepakati pechikamu chekutanga chezvinyorwa, mozopa mhinduro.*

Verenga Mateu 6:19-24; 33.

Ndima iyi chikamu che'Mharidzo yepaGomo'. Pano Jesu ari kutaura kuvadzidzi vake, achivaudza nezveupenyu muhumambo hwaMwari.

- Tingadzidzei mundima idzi nezvemari?
- Zvinorevei kushandira mari?
 - *Kurega mari ichititonga. Kudzorwa nemari, kungave nekuedza kuiwana, kunetseka pamusoro payo kana kugara uchiedza kuwana yakawanda.*

- Izvi zvinoreva here kuti hatifaniri kufunga nezvemari?
 - *Aiwa, tinofanira kufunga pamusoro pemari asi hatifaniri kurega mari ichiva nesimba pamusoropedu. Tinofanira kuva vatariri vakachenjera.*
- Kuunganidza pfuma kudenga kunorevei? Tingazviita sei?
- Dzidziso yaJesu yakasiyana sei netsika dzedu?
- Ndimu iyi inotiudza kuti tinofanira kutarisisa chii?

Verenga 1 Timoti 6:6-11.

- Ndeapi maonero atinofanira kuita mari?
 - *Kana tine zvakakwana zvokupfeka nezvokudya tinofanira kugutsikana.*
- Sei kuisa pfungwa pamari kana kuda mari kune ngozi?
 - *Zviri nyore kutadza kana kuedzwa kuita zvakaipa kuti uwane mari.*
 - *Zvakaoma kupa zvakanaka kana tichida mari.*
 - *Zviri nyore kuregeredza Mwari, kuita basa Rake, uye kuda vamwe kana tichigara tichiedza kuwana mari yakawanda.*

DZOKA NEZVAMAWANA

Sezvatinooona mundima idzi hatifaniri kuva vanoda mari kana kudzingirira pfuma. Patinofa hatizotoreri mari kana zvinhu zvedu. Chinhu chinokosha hachizovi chokuti tine mari yakawanda zvakanaka asi kuti tiri muKristu uye mashandisiro atakaita upenyu hwedu. Pfungwa dzedu muupenyu hadzifaniri kuva dzokuva nemari yakawanda. Kunofanira kuva pakurarama nenzira inokudza Mwari.

Basa rakanaka

HURUKURO MUBOKA GURU

Dzimwe nguva tinogona kusanzwisira zvinodzidziswa neBhaibheri nezvemari totanga kubvuma kuti mari nebasa zvakaipa. Tinofanira kushanda nesimba, asi kwete nekuda kwekuwana mari yakawanda isu pachedu. Ndiwo makaro. Bhaibheri rinopa zvimwe zvikonzero nei tichifanira kushanda nesimba kuti tiwane mari.

Verenga 2 VaTesaronika 3:6-15.

Muapostora Pauro akanetseka zvikuru paakanzwa kuti dzimwe nhengo dzechечи yeTesaronika dzakanga dzisingaiti basa.

- Ndeapi aiva mafungiro aPauro okushanda?
- Nei akasarudza kushanda, pane kushandisa nguva yake kudzidzisa nhengo dzechечи?
- Pauro akati chii chinofanira kuitika kune vava vasingashande nesimba?

Verenga 1 Timotio 5:8.

- Pauro anotii nezvokugovera mhuri dzedu?
- Unofunga kuti nei achishandisa mashoko akasimba kudaro?
 - *Pauro akashora zvikuru vava vakanga vasingariritiri mhuri dzavo. Mwari haana kutisika kuti tingogara tisina basa asi kuti tipe avo vatinoda. Haarevi kune avo vanoshanda nesimba uye vasina zvakakwana, asi kune avo vane usimbe kana kupedza nguva yavo yese pane zvimwe zvinhu uye vachiregeredza mhuri dzavo.*

Verenga VaEfeso 4:28.

- Pauro anotii nezvebasa?
- Nei tichifanira kushanda?
 - *Pauro akakurudzira vaEfeso kuti vashande kuti vagone kupa vava vaishayiwa.*

Sevanhu vaMwari, tinodanwa kuti tishande nesimba tichishandisa unyanzvi hwedu, uye kuti tiwane mari yokuzvitsigira isu nevaya vanoshayiwa, vangava vashandi vedu vechiKristu kana kuti varombo. Kunyange zvazvo kuda mari kwakaipa, kuwana mari yokuriritira mhuri yedu uye vamwe kunokudza Mwari.

Verenga Genesisi 2:2.

- Ndiani akanga ari mushandi wokutanga zvikuru?
- Muenzaniso waMwari webasa unorevei kwatiri?
 - *Mwari ndiye aive mushandi wekutanga. Bhaibheri rinoti takasikwa nemufananidzo waMwari. Izvi zvinoreva kuti isu takasikwa kuti tive vashandi zvakare. Tinokudza nokukudza Mwari patinotevedzera muenzaniso Wake.*

Verenga Genesisi 2:15, 18.

- Mwari akaisa munhu mubindu nechinangwa chei?
- Mwari akasikirei mukadzi?
 - *Mwari akaisa munhu mubindu kuti ashande nokurichengeta. Gare gare, mundima yegumi nesere, Mwari anoti hazvina kunaka kuti murume ave oga mubasa rake uye anosika mukadzi kuti ave mubatsiri akasimba wemurume. Izvi zvinoreva kuti vese vakasikwa kuve vashandi, kunyangwe nenzira dzakasiyana uye nemabasa akasiyana.*

Verenga Eksodho 20:8.

- Tinofanira kushanda mazuva mangani?
- Mazuva mangani atinofanira kuzorora?
 - *Hatifaniri kupedza mazuva edu ose tisingashandi kana kunyanyobatikana nebasa nokuita mari zvokuti hatizorori zuva rimwe pavhiki. Mwari paakapa mirairo iyi, aitauro kuvanhu vaiita mari yavo nekurima. Kunyange zvazvo zvingaita sokuti mamwe mazuva hapana zvokuita uye dzimwe nguva takabatikana zvokutadza kumbozorora, tinofanira kukudza Mwari nemashandisiro atinoita nguva yedu.*

KUFUNGA

Tora maminetsi maviri ikozvino kuti ufunge chinyararire pamusoro pemibvunzo iyi:

- Wanga uchitevera mirairo yaMwari ine chekuita nekuwana mari here?
- Ndedzipi shanduko, kana dziripo, dzaunofanira kuita?

Une Mumwe Mudzidzi

Kurukurai mibvunzo inotevera muchifunga nezveupenyu hwenyu uye munamatirane. Dzakanyorwa pazasi pepepa rekupa.

Mari haifanire kuve tarisiro yedu:

- Ndinoda mari here? Ndinogara ndichifunga kuti ndingawana sei mari yakawanda here?
- Ndiri kugutsikana nezvandinazvo here?
- Ndinochengeta pfuma kudenga kana panyika here?

Basa rakanaka:

- Ndinogara ndichishanda nesimba here?
- Ndinokwanisa here kuriritira mhuri yangu?
- Ndivanaani vanoshaya munharaunda yedu? Tingavabatsira sei, somunhu mumwe nomumwe uye seboka?

Kuzvipira kwechipiri: Maonerwo anoitwa Mari muBhaibheri Chikamu chechipiri

Pfungwa Huru

- Mwari vakavimbisa kutipa zvatinoda. Kana tikashayiwa zvakakwana nokuda kwezinodikanwa zvedu zvinokosha, tinofanira kuona kana pane chikonzero.
- Tinofanira kushandisa mari yedu zvakanaka

Zvishandiso

- Bhuku reMudzidzi: Kuzvipira kwechipiri (kopi imwe chete yemunhu wega wega)

Nhanganyaya

HURUKURO MUBOKA GURU

Takadzidza kuti mari haifaniri kuva chinhu chinonyanya kukosha kwatiri, uye kuti tinofanira kushanda nesimba kuti tive nezvakawanda zvokuchengeta mhuri dzedu uye kupa varombo.

- Chiizve icho Bhaibheri rinotaura pamusoro pemari?
- Ndedzipi dzimwe vimbiso dziri muBhaibheri dzinotikurudzira patinoshanda kuti tiriritire mhuri dzedu uye kupa varombo?

Ngationei kuti Mwari akavimbisa kutipa sei, uye kuti anotitarisira sei kushandisa mari yedu.

Mwari vakavimbisa kutipa zvatinoda

Verenga Mateu 6:25-33.

Mundima idzi tinoona kuti Mwari akavimbisa kutipa zvatinoda kana tikamuisa pekutanga.

Bhaibheri rinotipawo zvikonzero nei tingazviwana tisina mari yakakwana. Tichazvitarisa izvozvi.

HURUKURO MUBOKA DUKU

Zviziviso Kumudzidzi: Govera **BHUKU REMUDZIDZI:** Kuzvipira 2. Itai kuti boka rimwe nerimwe riverenge ndima imwe chete uye edza kupfupisa pfungwa huru inowanikwa mundima idzi. Kana vaine imwe nguva vanokwanisa kutarisa mamwe mavhesi. Kana usina vatungamiri vevadzidzi ingopa mavhesi kuboka rega rega - kwete pfungwa huru.

Zvikonzero nei tingazviwana tisina mari yakakwana:

- **Usimbe** – Zvirevo 10:4, 13:4; 24:30-34.
 - Tinofanira kuva nechokwadi chokuti tiri kushanda nesimba uye kwete kuva nousimbe.
- **Kushaya Kugutsikana/ Makaro** – Zvirevo 28:25
 - Mwari haana kutivimbisa pfuma asi kukwana. Tine kushaya chokwadi here kana kuti hatigutsikane nezvose zvaakatipa?
- **Vanoda mafaro** – Zvirevo 21:17; 23:20-21
 - Izvi zvingava mafaro madiki akadai sefodya, doro, chikafu chinonaka, nezvimwewo. Tarisa mashandisiro aunoita mari yako—kumafaro here kana kuti pazvinhu zvaunoda chaizvo?
- **Kunyima** – Zvirevo 11:24

- *Uri kupa sezvakarairwa naMwari here? Mwari vakatiudza mushoko ravo kuti kana tikatadza kupa havatiropafadze. Anotipa achishandisa chiyero chimwe chetecho chatinoshandisa pakupa.*
- **Upenzi**— Zvirevo 3:13-16
- **Kusateerera** - Zvirevo 28:13, 2 Makoronike 24:20

DZOKA NEZVAMAWANA

Zviziviso Kumudzidzisi: Ita kuti boka rega rega rigovere zvavanenge vadzidza. Iva nechokwadi chokuti boka guru rakajeka pamusoro pezvikonzero zvitanhatu nei tingatarisana nokushomeka kwemari.

Chimwe chingaita kuti tizviwane tisina mari yakakwana **kusaruramisira**. Namatira rubatsiro rwaMwari. Mwari ishamwari yevanodzvinzirira nevaya vakatarisana nokusaruramisira.

Kana uchifunga kuti hauna zvakakwana uye uchinetsika kuti sei Mwari atadza kukupa zvese zvaunoda, saka ongorora hupenyu hwako munzvimbo dzakanyorwa pamusoro. Kumbira Mwari kuti vakuratidze kuti ungava nemhosva sei pazvinhu izvi. Tendeuka uye umukumbire ruregerero uye kuti akuratidze kuti ungashanduka sei.

- Ndechipi chezvikonzero izvi chaunofunga kuti chinonyanya kuwanda munharaunda yako? Sei?
- Pane nzira dzatingadzidzimirira nadzo muupenyu hwedu here? Muupenyu hwevamwe?
- Pane zvimwe zvikonzero zvaungafunga nezvazo here?
- Tingakurudzira sei mhuri yakavakidzana yatakavimbiswa naMwari?

Kutarisa Mari yedu

HURUKURO MUBOKA GURU

Verenga Mateu 25:14-30.

Mumufananidzo uyu Mwari anotidzidzisa nezvekuva mutariri akanaka wezvose zvaakatipa. Murume ari parwendo ndiMwari uye mari yaanopa kuvashumiri yakafanana nemari nematarenda zvaanotipa.

- Varume vose vakagamuchira mari yakafanana here?
- Chii chakaitika kuvarume vaviri vokutanga?
- Chii chakaitika kumurume wokupedzisira? Sei muridzi wemunda akamutsamwira?
- Nyaya iyi inorevei kwatiri?

Hatisi tese tinopihwa mari yakafanana. Mwari haatitonge maererano nezvaakatipa asi kuti tinoshandisa sei zvaakatipa. Anotarisa kuti tirishandise nokuchenjera uye kuti tisatambise zvipo zvake zvinokosha. Mwari anotarisa kuti tishandise mari yaanopa kuriritira mhuri dzedu (1 Timotio 5:8) uye kuvarombo (VaEfeso 4:28).

Une Mumwe Mudzidzi

Kurukurai mibvunzo inotevera muchifunga nezveupenyu hwenyu uye munamatirane.

- Nguva dzose tinoshandisa mari yedu nokuchenjera here?
- Tingava vakachenjera sei nemari yedu?

Kuzvipira kwechitatu: Zvikanganiso Zvakajairika Pakutarira neKugadzirisa Mari Yako Chikamu chokutanga

Pfungwa Huru

Pane zvikanganiso zvinowanzoitika pakubata mari. Tinogona kudzidza kuzvinzvenga. Mhosho ndeidzi:

- Handimbofungi nezvemari yangu
- Kana ndinayo, ndinoipedza!
- Handina zvakakwana
- Handikwanise kumirira, ndinofanira kukwereta

Zvishandiso

- Bhuku reMudzidzi: Kuzvipira kwechitatu (imwe chete paboka diki)

Zviziviso Kumudzidzi – Izvi zvakanorwa sezvinamato zviviri zvipfupi – chikamu chekutanga nechikamu chechipiri. Zvisineyi, kana uri kuita dzidziso sedzidziso yemasuva matatu saka izvi zvinofanirwa kusanganiswa kuti utore nguva yakati rebei kuzvipira.

Nhanganyaya

HURUKURO MUBOKA GURU

- Ndedzipi dzimwe nheyo dzinokosha dzine chokuita nemari dzatakadzidza kusvika zvino?

Iye zvino tava kutarisa mina yemasere zvikanganiso zvinowanzoitwa nevanhu pakugadzirisa mari yavo.

- Iwe unofunga kuti ndedzipi dzimwe dzezvikanganiso zvinowanzoitika?

Chikanganiso chokutanga: Handimbofungi nezvemari yangu

HURUKURO MUBOKA GURU

Verenga Ruka 12:42-47.

- Tenzi aitarisira kuti muranda wacho aitei?
 - Tenzi aitarisira kuti mushandi wacho ave akagadzirira, atarisire vanhu ivavo kana kuti zvinhu mubasa rake nokungwarira uye nokuchenjera, woyita maererano nezvaanoda.

Zvinhu zvose ndezvaMwari. Mari yatinayo chipo chinobva kuna Mwari. Vakati kuti tishandise nokuchenjera. Tinofanira kufunga nezvokushandisa mari yedu, tichiziva kuti ndeyamwari uye anotitarisira kuronga mashandiro atichaita mari yacho.

Chikanganiso chechipiri: Kana ndiinayo, ndinoipedza!

HURUKURO MUBOKA GURU

Verenga Zvirevo 21:20.

- Chirevo ichi chinotsanangura sei munhu anoshandisa zvose zvaanazvo?
- Munhu akachenjera anoita sei?
 - Anochengeta kana kuchengeta zvokudya namafuta.
- Tingadzidzei pachirevo ichi?

- *Hatifanirwe kushandisa zvese zvatinazvo, asi tinofanirwa kuchengetera nguva dzatingawanzo kushaya.*

Verenga Muparidzi 2:10-11.

- Murume uyu akashandisa sei Mari?
- Zvakamufadza here?
 - *Murume wemuna Muparidzi aiva nemari isingaperi yokushandisa asi akaona kuti yaisamufadza.*

Kurukurai:

- Chii chinotika kana tikagara tichishandisa mari pese patinoigamuchira?
- Wakambotarisa nekushomeka nekuti wakashandisa mari pane chimwe chinhu chawanga usingade pakutanga kwegore? Chii chingava muenzaniso weizvi?
- Wakambotenga chimwe chinhu chawaida chaizvo uye wozoonza kuti hachina kukuita kuti ufare here?
- Tingadzivisa sei kukanganisa uku?

Chikanganiso chechitatu: Handina zvakakwana

HURUKURO MUBOKA DUKU

Zviziviso Kumudzidzisi: Kamura kuita mapoka evanhu vatatu kana vana. Govera **BHUKU REMUDZIDZI:** Kuzvipira 3. Itai kuti boka rimwe nerimwe riverenge uye rikurukure chimwe chezvikanaganiso, uye mupfupise pfungwa huru dzawanikwa.

Verenga VaFiripi 4:11-12.

- Chii chinonzi kugutsikana?
- Pauro akati aigutsikana mumamiriro ezvinhu api?
- Tinogutsikana nezvatinazvo here?
- Kana tichigutsikana, zvinoreva here kuti hatifanire kushanda nesimba kuti tiwane mari yakawanda? Tarisa pana Zvirevo 23:4-5 uye Zvirevo 24:33-34.
 - *Tinofanira kungwarira patinopindura izvi. Hatifaniri kuita nungo, asi tinofanira kushanda nesimba kuti tiraramise mhuri dzedu. Zvirevo 24 inotiyeuchidza kuti kana tichiita nungo tichaziva urombo nekushomeka. Zvisinei, tinofanirawo kungwarira kuti tisaregeredza mhuri dzedu nemitoro yechechi nokuti tiri kutsvaka pfuma. Zvirevo 23 inotiyeuchidza kuti hatifanire kufunga nezvekupfuma.*

Kugutsikana kunokosha pakurarama muhupenyu. Danho rokutanga rokugutsikana nderokudzidza kuona zvatakapiwa naMwari. Sezvakataurwa naPauro akadzidza kugutsikana, isuwo tinogona kudzidza kugutsikana mumamiriro ezvinhu ose.

Chikanganiso chechina: Handikwanise kumirira, ndinofanira kukwereta

HURUKURO MUBOKA DUKU

Verenga Zvirevo 22:7.

- Ndeapi matambudziko echikwereti?
- Ndezvipi zimwe zvezvinhu izvo vanhu vanopinda muchikwereti kuti vatenge?
- Ndeipi imwe nzira yokuwana nayo zvinhu zvatinoda?
 - *Kuchengetedza Mari*

Dzimwe nguva tinoda chimwe chinhu iye zvino, saka tinokwereta mari kuti tichiwane. Somuenzaniso, mhuri inotenga terevhizheni nezvimwe zvinhu nechikwereti. Uku hakusi kushandisa chikwereti kwakanaka.

Chikwereti musungu. Tinofanira kuva nemoyo murefu uye kuchengetedza zvinhu zvinoda. Chikwereti chinofanirwa kungoshandiswa munguva dzisingawanzo kutambudzika, kana kutenga zvinhu zvinounza imwe mari. Tinofanira kuva nechokwadi chokuti chikwereti chacho chakanaka uye tine purogiramhu yakajeka yekubhadhara yatine chokwadi chokuti tinokwanisa kutevera. Iva nemoyo murefu uye mirira kusvika wakwanisa kutenga chero chinhu chaungada. Tichadzidza zvakanakanda nezvechikwereti muchidzidzo chinotevera.

DZOKA NEZVAMAWANA

Une Mumwe Mudzidzi

Nemumwe wako, funga chimwe nechimwe chezvikananganiso zvina.

- Ndechipi chezvikananganiso zvina izvi chaunonyanya kunetseka nacho?
- Ungatora sei matanho ekudzivisa kukanganisa uku?

Nyengeteranai pamusoro pekudzivisa kukanganisa kwaunowanzoita nemari.

Kuzvipira kwechina: Zvikanganiso Zvakajairika zvatinosangana nazvo pakutarira nekugadzirisa Mari Yako Chikamu chechipiri

Pfungwa Huru

Pane zvikanganiso zvinowanzoitika pakubata mari. Tinogona kudzidza kuzvinzvenga. Mhosho ndeidzi:

- Ndinoshuva kuti dai ndine mari yakawanda sevamwe
- Ndiri murombo kwazvo kuti ndipe
- Ndinogara ndichinetseka nemari
- Ini ndinopedza uye ndinowana mari nenzira dzisingakudze Mwari

Zvishandiso

- Bhuku reMudzidzi: Kuzvipira kwechina (imwe chete paboka diki)

Nhanganyaya

HURUKURO MUBOKA GURU

- Ndezvipi zvikanganiso zvina zvekutanga zvinowanzoitwa nevanhu pakubata mari?
 - *Handimbofungi nezvemari yangu*
 - *Kana ndinayo, ndinoipedza!*
 - *Handina zvakakwana*
 - *Handikwanise kumirira, ndinofanira kukwereta*
- Rondedzera kuti kudzidza pamusoro peizvi kwakakanganisa sei kushandisa kwako kubva pakuzvipira kwekupedzisira.

Iye zvino tava kutarisa zvimwe zvikanganiso zvina zvinowanzoitwa nevanhu pakugadzirisa mari yavo.

Chikanganiso chechishanu: Ndinoshuva kuti dai ndine mari yakawanda sevamwe

HURUKURO MUBOKA GURU

Verenga Eksodho 20:17 naRuka 12:15

- Kuchiva kunorevei?
- Tinofanira kungwarira chii? Sei?

Verenga Muparidzi 5:10.

- Munhu anoda Mari anombonzwa kuti ane zvakakwana here?

Usatendera kukara nekuchiva kupinda mumoyo mako. Kuda mari kunoreva kuti pasinei nokuti takapfuma sei, ticharamba tichinzwa kuti tinoda yakawanda. Tichagara tichiitira godo avo vane zvakawanda. Nhema dzaSatani ndedzekuti mari nezvinhu zvinogona kuita kuti tifarere. Semuenzaniso - "Dai ndaiva nemudhudhudhu, hupenyu hwangu hwaizova hwakanaka." Pfuma haigoni kutiunzira mufaro. Dzinogona kutiita kuti tinzwe zviri nani kwenguva pfupi, asi tobva tatanga kuda zvimwe zvizhinji.

- Wakambotenga chimwe chinhu chawaida chaizvo here? Wakanzwa sei nezvazvo mwedzi mitanhatu kana gore zvapfuura?

- Pane chimwe chinhu chawainge uchichiva mazuva ano here? Ungarega sei kuchiva zvinhu zvakanwanda wozidza kugutsikana nezvaunazvo?

Chikanganiso chechitanhatu: Ndiri murombo zvikuru kuti ndipe

HURUKURO MUBOKA DUKU.

Zviziviso Kumudzidzisi: Kamura vatori vechikamu mumapoka evanhu vatatu kana vana. Govera **BHUKU**

REMUDZIDZI: Kuzvipira 4. Itai kuti boka rimwe nerimwe riverenge uye rikurukure chikanganiso chimwe, uye mupfupise pfungwa huru yawanikwa.

Verenga 2 VaKorinde 8:1-5.

- Ko vhesi iyi inotii nezvekupa panguva yekushayiwa?
- Tingakurudzira sei munhu wose kupa pasinei nemamiriro ake ezvinhu?

Mwari vakuropafadzei pamunopa.

Verenga Maraki 3:10-12.

- Ndimba iyi inoti tinofanira kuitei?
- Chii chichava mugumiro kana tikadaro?

Iyi ndiyo nguva bedzi muBhaibheri apo Mwari anotiudza kuti timuedze mune chimwe chinhu. Anotiudza kuti kana tichida kuunza chigumi chose ipapo achatiropafadza. Zvakare, Bhaibheri rinotiyeuchidza kuti nechiyero chimwe chete chatinopa kuna Mwari, Mwari achatidzorera.

Chikanganiso chechinomwe: Ndinogara ndichinetseka nemari

HURUKURO MUBOKA DUKU

Verenga Mateu 6:25-34.

- Mwari anoti kudii nezvekunetseka?
- Nei achiti hatifaniri kunetseka?
- Chii chatinofanira kufunga nezvazvo pachinzvimbo?
- Tingaita sei kuti tisazvidya mwoyo?
- Pane imwe nguva yatinofanira kunetseka here?

Mwari haadi kuti tizvidye mwoyo nezvemari. Kunyange zvazvo tichifanira kuva vakachenjera uye vanongwarira mashandisiro atinoita mari, hatifaniri kuzvirega tichizvidya mwoyo pamusoro pemari. Kumbira Mwari kuti vadzivire pfungwa dzako kubva mukunetseka uye edza kumukudza nezvaakakupa.

DZOKA NEZVAMAWANA

Chikanganiso chisere: Ndinoshandisa uye ndinowana mari nenzira dzisingakudze Mwari

HURUKURO MUBOKA GURU

Verenga Ezekieri 22:12-14.

- Mavhesi aya anoti inzira dzipi dzisiridzo dzatingawana nadzo nekushandisa mari yedu?
- Ndezvipi zvinoguma zvaitika kana tikasakudza Mwari nenzira yatinowana nayo mari uye nekushandisa nayo mari yedu?

Bhaibheri rinotiudza kuti tikudze Mwari pane zvese zvatinoita uye zvinosanganisira kuwana kwatinoita uye kushandisa mari yedu. Hatifaniri kupa fufuro, kana kutora zvisiri zvedu nokusatendeka, nefufuro, nokunyengera, namamwe mabasa akaipa; kuti tirege kukohwa zvatakadyara.

NEMUDIWA WAKO – Nemumwe wako, funga chimwe nechimwe chezvikaniganiso zvina.

- Ndechipi pazvikaniganiso zvina izvi chaunonyanya kunetseka nacho?
- Ungatora sei matanho ekudzivisa kukanganisa uku?
- Ndedzipi dzimwe shanduko dzinoshanda dzauchaita munzira yaunowana uye nekushandisa mari yako?

Nyengetereranai pamusoro peshanduko dzamunoda kuita kuti murege kukanganisa zvimwe chete.

Kuzvipira kwechishanu: Kupa uye Chegumi

Pfungwa Huru

- Mwari vanoda kuti tipe.
- Kunyange varombo vanofanira kupa.
- Zvakakosha kuva nevavariro yakanaka pakupa.

Zvishandiso

- Bhuku reMudzidzi: Kuzvipira kwechishanu (ime chete paboka diki)

Nhanganyaya

HURUKURO MUBOKA GURU

- Chii chinouya mupfungwa dzako kana tichitaura nezvekupa uye chegumi?
- Chii chinokurudzira kupa vamwe? Kana kucheche here?
- Ndeipi pfungwa yemubhaibheri yekupa?

Tiri kubira Mwari here?

HURUKURO MUBOKA DUKU

Zviziviso Kumudzidzi: Kamurana kuita mapoka evanhu vatatu kana vana. Govera **BHUKU reMUDZIDZI:** Kuzvipira kwechishanu.

Verenga Maraki 3:8-12.

- Valsraeri vakanga vachibira Mwari sei?
- Kubira Mwari kunoguma nei?
- Mwari vanoti chii chichaitika kana tikaunza chegumi chose?
- Chegumi chose chii?
- Tinobirawo Mwari here?

Mavhesi aya ndiwo ega muBhaibheri panonzi naMwari amuedze. Anoshandisa mutauro wakasimba zvikuru kutsanangura manzwire Aanoita pamusoro pavalsraeri kusapa chegumi chavo. Kutadza kwavo kupa chegumi kwavaita varombo.

Kupa kwakawanda muurombo hwakanyanya

HURUKURO MUBOKA DUKU

Verenga 2 VaKorinde 8:1-4.

- Vanhu vecheche yeMakedhonia vakanga vakapfuma kana kuti varombo here?
- Vakapa marii?
- Chii chakanga chiri chimiro chavo mukupa?
- Tingadzidzei kubva kucheche iyi?

Cheche yeMakedhonia yakanga iri murombo zvikuru. Vazhinji vedu hatisi varombo zvakanyanya. Tinogona kunge tisina zvakawanda sezvatinoda asi hatisi varombo zvakanyanya. Uye zvakadaro vakapa uye vakapa kupfuura zvavaikwanisa. Idenho yakadini kwatiri! Saka kazhinji tinopa kubva pane zvatingasiya. Vakakumbira kuna Pauro kuti vagone kupa. Tine mafungiro akafanana here? Tine chido chakasimba uye chido chokupa here kana kuti tinopa tichinyunyuta?

Kupamhidzira kwechirikadzi murombo

HURUKURO MUBOKA GURU

Verenga Mako 12:41-44.

- Chirikadzi iyi yakapa marii?
- Aiva murombo here kana kuti mupfumi?
- Jesu akaita sei?

Dzimwe nguva tinofunga nekuti tiri varombo kuti hatifanire kupa. Ichi hachisi chokwadi. Jesu haana kurambidza mukadzi kupa. Haana kumuudza kuti, “Kwete, uri murombo zvikuru, zvichengetere iwe.” Panzvimbo pezvo, Akamurumbidza nokuda kwokupa kwake.

Ipai nerupo uye nemufaro

HURUKURO MUBOKA GURU

Verenga 2 VaKorinde 9:6-7.

- Tinofanira kupa sei?
- Zvinorevei kuti “Anodyara zvisihoma achakohwawo zvisihoma, uye ani naani anodyara zvizhinji achakohwawo zvizhinji”?

Mwari vakatiraira kuti tipe. Hazvina mhosva kuti tiri vapfumi kana varombo. Tose tinofanira kupa. Kana tikasapa sekuraira kwaAkaita, saka Mwari anotsanangura sekubira Mwari. Zvisinei, sezvatinopa tichaziva makomborero aMwari. Anotipa achishandisa chiyero chimwe chete chatinopa kwaari. Kana isu tichinyima mukupa kwedu, iye anove anonyima kwatiri, asi kana isu tine rupo anozotiitira rupo. Maropafadzo atinogashira kubva kwaAri dzimwe nguva angave emari, asi angavewo maropafadzo erufaro, runyararo, kugutsikana, mhuri inofara, kana pfuma kudenga.

- Chii chinofanira kuva chikonzero chedu chokupa?

Tinofanira kungwarira zvikuru kuti hatipe kuti tiwane chimwe chinhu zvakare. Uku hakusi kupa—zvakangofanana nokukweretesa mumwe munhu mari. Mwari haadi kuti timukweretese mari. Anoda kuti tipe. Zviri kwaari kana akatidzorera. Vamwe vanhu vanonyengerwa uye vanofunga kuti vakapa mijenya kuna Mwari vachadzoserwa mijenya. Asi Mwari anoona mwoyo yedu; Anoziva zvatiri kufunga. Anogonawo kutikomborera nenzira dzakasiyana panguva dzakasiyana. Vavariro yedu yokupa nguva dzose inofanira kuva chishuvo chokudzorera kwaari mukutenda zvole zvaAkaita kare. Mwari anoda kuti tive vapi vanopa vachifara, kwete vanhu vanotsvaka chimwe chinhu kubva kuna Mwari.

UNE MUMWE MUDZIDZI

Kurukura dzidziso iyi nemumwe wako. Funga nezve:

- Unopa Mwari sezvaunofanira here? Neiko kana kuti nei?
- Chii chauchaita zvakasiyana iye zvino zvawadzidza nezvekupa uye chegumi?

Nyengeteranai pamusoro pezvinhu zvamunoda kuita zvakasiyana, uye pfidza pamafungiro api naapi akakukanganisai kuva nevavariro yakanaka mukupa.

Chikamu Chechipiri: Zvidzidzo Zvikuru

Chidzidzo chekutanga: Ziviso yeBhajeti

Pfungwa Huru

- Zvakakosha kuita hurongwa hwemari yedu

Zvishandiso

- Mifananidzo ingabatsire: Mari (Expenses) Posita (dhinda kopi imwe chete)
- Mifananidzo ingabatsire: Mufananidzo weImba Isina Zvinhu (dhinda imwe kopi)
- Mifananidzo ingabatsire: Bhajeti uye Chikwereti makadhi emutambo - Sekuenderana nemirairo yekudhinda muMufananidzo ingabatsire
- Bhuku reMudzidzi: Mutambo Wekuronga Bhajeti (imwe chete paboka)
- Dhaiza
- Mapema nezvinyoreso zvechisara zvekunyora hwerengedzo yemunhu wega wega kana boka

Nhanganyaya

HURUKURO MUBOKA GURU

- Unofunga kuti mhuri zhinji munharaunda ino dzinosarudza sei uye nguva yekushandisa mari yadzo?
- Chikwereti chinokanganisa sei mhuri munharaunda mako?

Bhajeti uye Mutambo weChikwereti – Gore Rokutanga

MUTAMBO WEBOKA RUKURU

Nhasi tichatamba mutambo unotarisa kushandisa mari, uye kuti tingaronga sei kushandisa mari

Zviziviso Kumudzidzi: Vakumbire kuti vapatsanure mumapoka matanhatu. Pane zvekushandisa zvakakwana chete kuti mapoka matanhatu atambe. Tamba maererano nechirongwa chinotevera.

Tichatanga nemari sekunge boka renyu richangokohwa zvirimwa zvenyu mogona kushandisa zvamunoda. Mukati megore uchasangana nezvinodiwa zvinotevera (expenses).

Misa **MIFANANIDZO INGABATSIRE:** Mari inodiwa (Expenses) Yekushandisa Posita -Simbisa iyo isingaite yemitengo mutsara uye tsanangura kuti inoshanda sei.

Mari yaunongoshandisawo isiri muhurongwa ndizvo zvese zvinodikanwa zvatinosangana nazvo mwedzi wega wega isingatarisirwe semushonga, michato nemariro. Kutu uone kuti imarii yauchabhadhara pamutengo usingaite iwe unotenderedza dhizi uye kubhadhara kagumi nhamba iri padhizi. Muhupenyu chaihwo waizofanirawo kufunga nezvekudyara uye kupa/chegumi. Izvi zvese zvakakosha, asi kurerutsa mutambo wedu hazvina kubatanidzwa izvozvi.

Kutanga, wakaita gore rakanaka rekurima uye watengesa zvirimwa zvako ne\$2,500. Ndiyo yega mari yauchawana gore rino. Mupunga waive wakanaka asi unongokwana kudya kwemwedzi mipfumbamwe saka unozoda kutenga mupunga wakawedzerwa kwemwedzi mitatu yapfuura.

Govera boka rega rega \$2,500. (\$1000- 1, \$500-2, \$100 – 4, \$50 -1, \$10-4, \$5-2)

Nhasi waenda kudhorobha kunotenga.

Varatidze **MIFANANIDZO INGABATSIRE:** Mufananidzo welmba Isina chinhu

Sezvauri kuona imba yako haina chinhu; iwe unongova nehwaro hwekutanga – meti, mapoto mashoma nemapani uye hembe shoma shoma. Denga rako rinobvinza.

Zviziviso Kumudzidzisi: Varatidze zvinhu zviri kutengeswa uchishandisa zvakadhindwa nekucheka

MIFANANIDZO INGABATSIRE: Bhajeti nemakadhi eGame uye bvunza anoda kutenga chii. Vabvumire kutenga chero chavanoda. Kana munhu wese apedza kutenga zvinhu tsanangura kuti musika wakavhurwa gore rose, uye chero nguva vanogona kutenga chero chavanoda.

Kutibatsira kutamba mutambo tichaverenga mari inodikanwa kushandiswa pamwedzi yako (normal monthly expenses). Iyi ndiyo mari yaunofanirwa kubhadhara mwedzi wega wega usinganganisire mari yaunongoshandisawo (random expenses). Sezvauri kuona mwedzi wega wega unofanirwa kubhadhara 30 *\$2 yechikafu, \$5 yemagetsi, uye \$10 yezvekushandisa mumba. Izvi zvinokwana \$75.

Pamusoro pezvo, unofanirwa kubhadhara mari yemwedzi nemwedzi kune chero chawatenga nechikwereti.

Iyi ndiyo hwerengedzo yezvese mari inodikanwa yaunobhadhara mwedzi wega wega parutivi kubva kune yakasarudzika mari.

Kuboka rega rega, verenga 'mari inodikanwa' mari yavo pamwedzi. Nyora pasi huwandu hweboka rega rega woisa pamberi pavo kuti zvive nyore kurangarira.

Zvino tichatanga gore redu rekuzorora.

Tamba gore rimwe sezvinotevera (tafura yepfupiso inoratidzwa papeji rinotevera):

1. *Ita kuti boka rekutanga rikungurudze dhayi uye vobva vatora mari yavo inodikanwa + mari yaunongoshandisawo kubva kwavari.*
2. *Ramba neboka rega rega.*
3. *Tsanangura kuti uyu aive Ndira. Unoenderera mberi kwegore rasara uchishandisa kutenderera kwega kwega semwedzi, sezvinotevera:*
 - a. *Muna Kukadzi vave kubhadharira vana vaviri mari yechikoro ye\$80 pamwana. Saka munhu wega wega anofanirwa kubhadhara mari inodikanwa + madhora zana nemakumi matanhatu emari yechikoro + mari yaunongoshandisawo. Kana paine anoda kuendesa vana vavo kuchikoro, vanogona.*
 - b. *Kurume naKubvumbi zvakafanana naNdira.*
 - c. *Muna Chivabvu vana vachakurumidza kutanga gore idzva rechikoro. Vanoda kubhadhara mari yechikoro nekutenga mayunifomu nemabhuku. Bhadhara \$100 yekuwedzera pamwana.*
 - d. *Mumwedzi waChikumi vanoda kutenga fetereza nembeu nekudaro boka rega rega rinofanirwa kubhadhara imwe madhora mazana matatu pamwe nekushandisa mari inodikanwa uye mari yaunongoshandisawo.*
 - e. *Chikunguru, Nyamavhuvhu naGunyana zvakafanana naNdira.*
 - f. *Muna Gumiguru, Mbudzi naZvita hamuchina mupunga kubva pakukohwa mupunga. Unofanira kutenga mumwe mupunga mwedzi woga woga nemutengo we\$30 pamwedzi.*

Kana mumwe munhu akapinda muchikwereti, ona mirairo yeChikwereti pazasi.

Mirayiridzo yeChikwereti:

Kana usingakwanisi kubhadhara mari yako yemwedzi wega wega, une zvingasarudzwa zviviri. Unogona kutengesha chirimwa chegore rinouya kutanga ne2,100; kana kutora chikwereti.

Tsanangura kuti kazhinji pane chimbadzo chakawanda kubhadhara chikwereti zvakare. Inotambiswa mari, inonzi mutengo wechikwereti. Nezvinangwa zvemutambo uyu hatisi kuzoverenga Mubereko (interest) wemwedzi wega wega; chete nomwedzi wokutanga.

Kana vakasarudza kutengesa nekukurumidza vape iyo 2,100.

Kana vachida kukwereta wovapa kadhi rechikwereti. Pakadhi rechikwereti nyora mari yavanokwereta (pamwe negumi) uye mwedzi mingani yasara. Semuenzaniso, kana vakakwereta muna Nyamavhuvhu ipapo mwedzi mishanu (Nyamavhuvhu kusvika Zvita).

Pfupiso yemutambo	
Ndira	= Mari inodiwa + Mari yaunongoshandisawo.
Kukadzi	= Mari inodiwa + Mari yaunongoshandisawo + 160
Kurume	= Mari inodiwa + Mari yaunongoshandisawo
Kubvumbi	= Mari inodiwa + Mari yaunongoshandisawo
Chivabvu	= Mari inodiwa + Mari yaunongoshandisawo + 200
Chikumi	= Mari inodiwa + Mari yaunongoshandisawo + 300
Chikunguru	= Mari inodiwa + Mari yaunongoshandisawo
Nyamavhuvhu	= Mari inodiwa + Mari yaunongoshandisawo
Gunzana	= Mari inodiwa + Mari yaunongoshandisawo
Gumiguru	= Mari inodiwa + Mari yaunongoshandisawo + 30
Mbudzi	= Mari inodiwa + Mari yaunongoshandisawo + 30
Zvita	= Mari inodiwa + Mari yaunongoshandisawo + 30

KUFUNGWA KWEBOKA HURU

Pakupera kwemutambo verenga izvo munhu wese ane chikwereti, kana kwete.

- Chii chakaitika mumutambo uyu?
- Pane akazopedzisira ava nechikwereti here? Unofunga kuti nei zvakadaro?
- Kuva nechikwereti wakanzwa sei?
- Pane akaronga kushandisa mari yake - zvakabatsira sei?
- Chii chaungaita zvakasiyana nguva inotevera?

Cherechedza: Mumutambo uyu pane mari inokwana kutenga zvese zvinodiwa nemari yasara!

Bhajeti uye Mutambo weChikwereti - Gore rechipiri

Ikozvino tave kuzotamba mutambo uyu kwerimwe gore, mumapoka enyu mamwe chete. Tichashandisa nhamba dzakafanana segore rekutanga nekuda kwekureruka; asi panguva ino unogona kutanga kushandisa anoronga kana uchida.

Tsanangura zvinotevera – Kutibudirire kutarisira mari yedu tinoda chirongwa. Sezvauri kuona, mwedzi wega wega unofanira kubhadhara mazuva makumi matatu x \$2 yechikafu, \$5 yemagetsi, uye \$10 yezvekushandisa mumba.

Iye zvino tinoda kuwedzera mune Mari yaunongoshandisawo

Izvi zvinokwana \$135. (Nyora pabhodhi kana kuti bepa guru) sezvinoratidzwa mumufananidzo. Zvose zvegore i \$135 x12 mwedzi = \$1620.

Mari dzinodiwa paMwedzi

Chinhu	Nguva pamwedzi	Mutengo nguva imwe neimwe	Muunganidzwa wemitengo
Zvokudya	30	\$2	\$60
Magetsi	1	\$5	\$5
Zvemumba	1	\$10	\$10
Mari yeChibhubhubhu	1	\$60	\$60
	ZVINHU ZVOSE PAMWEDZI		\$135
			X12
	ZVINHU ZVOSE PAGORE NEMWEDZI		\$1620

Zvino tine mari dzinodiwa dzinoitika pahwaro hwegore negore—mari yechikoro, mupunga wokuwedzera nefetireza (zviwedzere papepa sezvakaratidzwa.) Iyoyo ihwerengedzo ye\$750 pagore.

Mari dzinodiwa pagore

Chinhu	Nhamba yenguva pagore	Mutengo nguva imwe neimwe	Muunganidzwa wemitengo
Chikoro - Kukadzi	1	\$160	\$160
Chikoro - Chivabvu	1	\$200	\$200
Mupunga mumwewo	3	\$30	\$90
Kushanda ye Kwemari yaunowana	1	\$300	\$300
	ZVINHU ZVOSE PAGORE		\$750

Iye zvino tave nemutengo usingachinji. Zvino ngatirongei gore rinotyisa - vese vatanhatu. Asi kana tikaona kuti hatisi kuvhomora vatanhatu tinoziona kuti tawedzera mari uye panguva iyoyo tinogona kuipedza. (Kwete zvisati zvaitika) Saka $6 * \$10$ imadhara makumi matanhatu pamwedzi kana \$720 pagore.

Saka ikozvino tine \$1620 yezvekushandisa pamwedzi, \$750 yemubhadharo wepagore. Iyo yose i \$2370. Saka chokwadi tine \$130 yekuwedzera. Tinogona kushandisa izvi kana kuzvichengeta. (Gare gare tichataura pamusoro pokushandisa iyi mari yokuwedzera zvakanaka.) Mwedzi woga woga, kana ukasakungurusa nhanhatu unenge uine yokuwedzera.

MARIYAUNO WANA	- MUDIRIRO WEMWEDZI	- ZVIMWE ZVAKAITWA PAGORE	= ZVASARA
\$2,500	- 1620	- 750	= \$130

Iye zvino mumapoka itai hurongwa hwakafanana hwemari yenyu. Vamwe muchawana mari shoma nekuti muchangobva kutengesa munda. Vamwe venyu vane chikwereti chamunofanira kubhadhara. Idzo dzinoda kubatanidzwa.

Govera **BHUKU REMUDZIDZI**: *Mutambo weKuronga Bhajeti – imwe chete paboka.*

Kana vagadzirira, ipa boka rimwe nerimwe mamwe zvuru zviviri nemazna mashanu (2500).

Kuti tikasire panguva ino tichatendera munhu mumwechete kukanda dhayisi uye munhu wese achasangana nemari dzinongoshandiswawo (random expenses) dzakafanana.

Tevedzera pfupiso yemutambo mumwechete gore rose.

Pakupera kwemutambo verenga chikwereti chemunhu wose panguva ino.

PFUNGWA MUBOKA GURU

- Boka rako rakaronga kushandisa chero 'zvasara' here? Ndapota tsanangura chikonzero nei kana kuti sei vasina.
- Ndezvipi zvimwe zvinhu zvawakaita zvakasiyana mugore rechipiri pane rekutanga?
Nyora mhinduro idzi kana dzisingabude muboka:
 - *Kusatombotenga pamusika*
 - *Tanga nekuverenga zvinodiwa pakushandisa uye isa izvozvo parutivi usati watenga*
 - *Takaona kuti nemusika wakavhurika gore rese, tinogona kugara tichitenga zvimwe zvinhu kubva kumusika gare gare mugore kana isu tichiziva zvirinani mashandisiro atinoita mari yatinongoshandisawo.*
- Chikwereti cheboka rako chinofananidzwa sei gore rino negore rapfuura? Zvaive zvisoma here? Zvakanga zvakanwanda here?
- Unofunga kuti zvingava zvakaoma kana kuti zviri nyore sei kuronga pachine nguva mberi kwegore uye kudzivirira mhuri yako pachikwereti chipi nechipi? Unofunga kuti nei zvakanwanda?
- Iwe unofunga kuti zvinhu zvingadai zvakasiyana sei dai wakaronga kubva pakutanga?

Muzvidzidzo zvisoma zvinotevera tichatarisa kugadzira hurongwa hwemari yedu.

Chidzidzo cheChipiri: Kuita Bhajeti Yemhuri (Chikamu choKutanga)

Pfungwa Huru

- Isu tinoronga kuti tichashandisa sei mari yatakapiwa naMwari zvakanaka
- Danho rekutanga kugadzira bhajeti kuverenga mari yatinowana
- Tinofanira kufunga nezvemusiyano uri pakati pezvinodiwa nezvatinoda

Zvishandiso

- Mufananidzo ingabatsire: Posita yeBhajeti: Matanho mana eBhajeti (imwe chete)
- Mufananidzo ingabatsire: Makadhi emifananidzo yeZvinodiwa uye Zvatinoda (seti imwe chete)
- Bhuku reMudzidzi: Danho rekutanga rekuBhajeta (kopi imwe chete yemunhu wega wega)
- Bhuku reMudzidzi: Rekodhi Yemari Yemhuri (kopi imwe chete yemunhu wega wega)
- Bhodhi nema makasi ekudhirowa mienzaniso
- Makadhi asina chinhu

Nhanganyaya

HURUKURO MUBOKA GURU

- Kana tawana mari, chii chatinowanzoita nayo?
- Tine mimwe mwedzi yatiine mari yakawanda uye mimwe mwedzi ine mari shoma?
- Tinova sei nechokwadi chokuti tine zvakanakwana zvegore rose?
- Tinoita sei kana tisina mari yakakwana? Ndezvipi zvinoguma zvaitika?
- Pane nguva dzekuti iwe hauna zvakanakwana kune zvakanakosha here?
- Unoona sokuti uri kushandisa mari yako sezvinodiwa naMwari here?

Rimwe dambudziko ratinowananzosangana naro nderekuti kana tine mari tinowananzoshandisa yakawanda uye kana tisina tinonzwa nzara kana kukwereta. Tese tinoziva mhuri dzinodya zvakanaka mushure mekukohwewa mupunga uyezve mupunga usati watanga dzinofanira kutenga mupunga wakawanda nekuti haukwani.

Rimwe dambudziko nderekuti kazhinji hatina mari yezvinhu zvakanakosha sechikoro, kana kuti tinoita zvisarudzo zvisina musoro panyaya yemari. Somuenzaniso, tinotenga mbatya dzakawanda tapedza kukohwa apo mbatya dzinenge dzichidhura zvikuru tisina kungwarira nokuti tine mari yakawanda, tozotambura gare gare. Uku hakusi kuve maneja akachenjera wemari yaMwari.

Bhajeti

HURUKURO MUBOKA GURU

Zviziviso Kumudzidzisi: Isa MIFANANIDZO INGABATSIRE – Posita yeBhajeti munzvimbo inoonekwa nemunhu wese.

Zvakafanana nemutambo watakatamba kare, bhajeti chironzwa chekuti uchashandisa sei mari yako. Chinangwa chebhajeti ndechekuona kuti washandisa zvakanaka mari yawakapihwa naMwari kuti uwane yekuriritira mhuri yako kwegore rose. Pane matanho mana akakosha atichatarisa ane chekuita nekugadzira bhajeti.

1. Verenga mari yatinowana chete.
2. Verenga zvatinoda.
3. Verenga musiyano.
4. Shandisa zvasara nounzwaru.

Nhasi tichatanga nekuverenga mari yatinowana chete.

A: Verenga mari yako yese

HURUKURO MUBOKA GURU

Zviziviso Kumudzidzisi: Govera **BHUKU REMUDZIDZI** – Danho rokutanga reKuronga bhajeti.

Danho rekutanga kugadzira bhajeti nderokuona kuti imarii yatinowana mugore. Kana iwe uine basa rakagadzika rinokupa muhoro saka izvi hazvina kuoma zvakananyanya. Zvakadaro kana uri kuzvishandira wega mubhizimusi diki kana kurima zvinogona kunetsa. Tichatarisa zvakananyanya kuti tingaverengera sei mari yekurima nebhizinesi gare gare. Parizvino, unogona kufungidzira nepaunogona napo.

- Ndeapi mamwe manyuko anogona kuita mari munharaunda yedu?
 - Chirimwa chikuru – mupunga kana chibage; nezvimwe zvirimwa - semuriwo
 - Kupfuya Mhuka
 - Mishando yemazuvaose
 - Kutengesa/ Kutengeserana
 - Kupa sevhisu senge kuwacha, kuchenesa, kuchengeta vana

KUITA MUNHU OGA

Zviziviso Kumudzidzisi: Dhirowa muenzaniso Chati rokutanga pazasi pabhodhi. Iva nechokwadi chokuti munhu wose anonzwisisa chati yacho zvakanaka

Mari yaunowana	Nguva pagore	Mari nguva imwe neimwe	Muunganidzwa
Chirimwa cheMupunga	Zvirimwa 2 pagore	\$1,000	\$2,000
Kutengesa Coca Cola	500 mabhodhoro pagore	30c	\$150
ZVINOPIWA ZVOSE			\$2,150

Chati yokutanga

Ita kuti vatori vechikamu vapedze Chati yokutanga papepa ravo rekupa maringe nemari yavanotambira. Vayeuchidze kuti tiri kungotsvaga zvinhu zvinotipa mari. Semuenzaniso: Hatasi kutarisa zvinhu zvakaite sehuku kana mazai zvatisingatengese kuti tiwane mari, asi kuti tinodya. Nekudaro, kana tikatengesa mazai nemari saka isu tinofanirwa kuwedzera iyo sesosi yemari.

Yeuka kuti unofanira kusanganisira nzira dzose dzaunogamuchira mari. Semuyenzaniso pamwe unorima chibage nemupunga, unoshanda semushandi uye uchipfuya ngurube; kana kuti, unogona kutengesa zvinwiwa, kana kuchengeta vana kuti uwane mari. Edza kuverenga mari yaunowana pane basa rega rega. Funga nezvezvawakawana gore rapfuura. Nyora pasi mari yose yaunowana, kwete purofiti chete.

Rangarira kuberekesa mari yese yeMUSVO yauchawana mumwedzi gumi nemiviri inotevera. Iva nechokwadi chekuti kana waronga kupfuya ngurube, tengesa, uye upfudze dzimwe, kuti uise ngurube dzose dzauri kuronga kutengesa mugore rinotevera.

GOVERANA NEMUMWE MUNHU

- Iwe unotarisa kuwana mari yakafanana neyegore rapfuura here? Zhinji? Zvishoma?

- Kana zvakanwanda, nei? Ndeipi shanduko yakagadzira zhinji?
- Kana zvisihoma, nei? Ndeipi shanduko yaireva kuti une zvisihoma?

B: Verenga mari yaunowana

HURUKURO MUBOKA GURU

Tevere tinoda kuwedzera mari yekuwana mari. Pano iwe unofanirwa kufungidzira kune yega yega chikamu chemari inoratidzwa muchati yokutnga, kuti imarii paunoita chiitiko ichocho. Tichapinda mune izvi zvakanwanda gare gare, asi ikozvino, isu tichafungidzira. Rangarira kusanganisa mari yese yegore rese, kwete yebhizimusi rimwe chete.

Zviziviso Kumudzidzisi: Dhirowa muenzaniso uri pazasi pabhodhi mokurukura neboka.

Mari	Nguva pagore	Mari nguva imwe neimwe	Muunganidzwa
Chirimwa chemupunga	Zvirimwa zviviri pagore	\$200	\$400
Kutengesa Coca Cola	500 mabhodhoro pagore	20c	\$100
ZVINHU ZVOSE ZVINOITWA MARI			\$500

Chati yechipiri

- Ndedzipi mari dzinogona kuverengerwa mufungidziro yekurima mupunga?
Pane mari here yekutengesa Coca Cola?
 - Chokufambisa kuenda kubasa kwavo
 - Kutengwa kweCoca Cola
 - Magodo echando
- Chii chinobatana pakati pechati yechipiri nechati yokutanga?
 - Zvikamu zvemari yaunowana zvakanwanda nechikamu chemari yekushandisa.
 - Tarisira kuti nhamba dzenguva pagore dzifanane

KUITA MUNHU OGA

Zviziviso Kumudzidzisi: Ikozvino ita kuti vatori vechikamu vapedze Chati yechipiri papepa ravo rekupa maringe nemari yavanotambira. Vayeuchidze kubatanidza mari yose yegore rose.

C: Verenga mari yaunowana

HURUKURO MUBOKA GURU

Chekupedzisira, isu tichaverenga yatinowana chete.

Zviziviso Kumudzidzisi: Dhirowa muenzaniso uri pazasi pabhodhi kuti upedze chikamu ichi. Ratidza zvinongedzo zviri pakati peChati yokutanga, yechipiri neyechitatu.

MARI YAUNOWANA YESE	- - ZVINHU ZVINOITWA MARI	= MARI YAUNOSARA NAYO
\$2,150	- \$500	= \$1,650

Chati yechitatu

KUITA MUNHU OGA

Iye zvino unokwanisa kupedza Chati yechitatu. Ziva mari yako yese, bvisa mari inodiwa, uye uchawana mari yako yese.

Kunzwisisa Zvinodhura Pamunhu

CHIITWA CHEBOKA GURU (Shandisa MUFANANIDZO INGABATSIRE: (Makadhi Emifananidzo Zvinodikanwa ne Zvatinoda)

Danho rechipiri pakuita bhajeti kuziva mari yedu. Zvinokosha kuti tinzwisisa musiyano uri pakati pezvinhu zvinodikanwa kuva nazvo nezvinhu zvatinoda.

Zviziviso Kumudzidzisi: Kumbira boka kuti rifunge nezvezvinhu zvakanwanda zvakasiyana-siyana zvinoshandisa mari yedu pazviri. Kana uine kadhi rechinhu chavanotaura chiisa pamberi pako. Kana zvisina kudaro, dhirowa kana kunyora pfungwa yacho pakadhi risina chinhu. Yeuka kutarisa nzvimbo dzinotevera.

- Ndezvipi zvimwe zvezvinhu zvinoshandisa mari pazviri?
 - Zvokudya
 - Zvishandiso – izvi zvinosanganisira mvura, gasi, magetsi
 - Mari yehutano
 - Chikoro – yunifomu, mabhuku uye zvimwe zvine chekuita nechikoro
 - Zvipfeko
 - Mari yekufambisa, semuenzaniso, peturu, kugadzirisa mabhasikoro, matekisi, mabhazi, ngoro dzepadivi.
 - Mari yekushandisa – mari yaunofanirwa kushandisa kuti uwane mari yako
 - Chegumi

Kana vapedza kana uine makadhi ane mifananidzo asara wovabvunza kuti chinhu chiri pakadhi iroro chiri chinhu chinodyirwa mari nevanhu munharaunda yavo here kana kuti kwete.

Kumbira boka kuti ripatsanure makadhi kuita mirwi miviri – zvinodiwa nezvinodiwa. “Zvinodikanwa” zvinhu zvinofanira kuva nazvo kuti tirarame kana kuti kuti tiwane mari kana kuti kugovera zvinodikanwa zvishomanene nokuda kwemhuri dzavo. “Zvatinoda” zvinhu zvataizoda kuva nazvo.

Vabvumire kuti vagovane makadhi uye mozokurukura navo zvisarudzo. Iva nechokwadi chokuti makadhi ose ari mudutu re “zvinodikanwa” anokosha muupenyu hwavo—pasina iwo vangafa. Izvi zvinosanganisira zvokudya, mbeu, dzidzo, nezvimwe. “Zvido” zvinofanira kusanganisira zvinhu zvinoita kuti hupenyu huve hwakanaka, asi tinogona kurarama tisina, zvakanaka sedenga idzva.

Makadhi emifananidzo akanyorwa pano. Ndapota cherechedza kuti izvo zvinodiwa (N) uye zvinoda (W) zvichasiyana munzvimbo nenzvimbo. Mazano anoitwa pasi apa.

chikafu chemhuka (N)	gasi (W/N)	bhuku rechikoro (N)
chikafu chakakosha (N)	kudya kwakanaka (W)	mari yechikoro (N)
bhasikoro (W)	mushonga (N)	mbeu yekudyara (N)
zvipfeko (N/W)	mudhudhudhu (W)	zvishandiso (N)
coca cola (W)	bepanhau (W)	terevezheni (W)
magetsi	pani itsva yekubikisa (W)	yunifomu (N)
feni (W)	mwenje wemafuta (N)	wadhiropu (W)
firiji (W)	wairesi (W)	mvura (N)

Zvinokosha kuti tinzwisise musiyano uri pakati pezvinhu zvatinoda kuva nazvo nezvinhu zvatinoda. Patinoita bhajeti tinotanga nekuverenga mari yezvinhu zvatinoda tozoona kuti pane mari yasara kutenga zvinhu zvatininge tichida here.

Chengeta chinyorwa chemari yose yakashandiswa

HURUKURO MUBOKA GURU

Kutibatsira mukuverenga mari yedu, rinova danho rinotevera rebhajeti, kuchengeta chinyorwa chemashandisiro atinoita mari. Zvakana, tinofanira kuita izvi kwemwedzi kana mwedzi miviri kuti tipe mufananidzo chaiwo wemashandisiro atinoita mari yedu. Unogona kushamiswa chaizvoizvo nemigumisiro yacho. Dzimwe nguva chimwe chinhu chatinongoshandisa madhora mashoma pachiri asi kutenga nguva dzose, zvakadai sezvokudya zvevana, zvinotowedzera kune zvakanwanda patinofunga nezvemari yatinoshandisa mugore.

Kana tikashandisa dhora rimwe chete katatu pasvondo kuchitoro chetii zvingawedzera kusvika pamadhora zana nemakumi mashanu nematanhatu pagore.

Kana tikatenga coke ne siwiti ne dhora imwe chete pazuva, iyo mazana matatu nemakumi matanhatu neshanu madhora pagore.

Kana tikatenga chimwe chinhu chakaita sekofi kana kuti midzanga kana kuti betelnati nemadhora mashanu pazuva iyo iUS\$1 825 pagore.

Kuchengeta chinyorwa chemari yakashandiswa hakungoiti kuti tiite bhajeti chete kunotibatsirawo kuziva nzvimbo dzatingave tichipambadza mari tisingazvizivi.

Nhanho Dzekuita

Zviziviso Kumudzidzisi: Govera **BHUKU REMUDZIDZI** – *Rekodha Yemari inodikanwa Yemhuri*

Unogona kushandisa bepa rebasa rino kuchengeta rekodhi yechinhu chimwe chete chaunopedzera mari nacho iwe nemhuri yako kwevhiki rinotevera, kana kupfuura.

Chidzidzo chechitatu: Kuita Bhajeti Yemhuri (Chikamu chechipiri)

Pfungwa Huru

- Danho rechipiri pakuita bhajeti kuverenga zvatindoda pachedu kwegore rose
- Tinobva taverenga musiyano wemari yatinowana nezvatindoda

Zvishandiso

- Mufananidzo ingabatsire: Posita yeBhajeti (Kubva muchidzidzo chechipiri)
- Gwaro reVadzidzi - Matanho ekuronga bhajeti echipiri ne chitatu (mapeji maviri -kopi imwe chete pamunhu)
- Mashizha akakura kana Bhodhi hombe rekufunga uye mienzaniso
- Zvinyoreso

Nhanganyaya

HURUKURO MUBOKA GURU

Zviziviso Kumudzidzisi: Isa **MIFANANIDZO INGABATSIRE** – Posita yeBhajeti kubva muChidzidzo chechipiri munzvimbo iyo munhu wese anogona kuona sereferensi panguva yechidzidzo

- Wafamba sei uchichengeta rekodhi yemari inodiwa yako yese?
- Pane chakakushamisa here?

Zvino tibata Matanho echipiri ne echitatu ekugadzira bhajeti yemhuri yedu.

Danho reChipiri: Verenga Zvaunoda

HURUKURO MUBOKA GURU

Kana tangochengeta chinyorwa chemari inodiwa yedu kwemwedzi wose tinogona kunyora bhajeti. Kana tisina izvi, tinogona kungoita fungidziro. Tichatarisa zvatindoda pekutanga.

- Ndezvipi zvimwe zvatindoda isu tose kuti tirame uye kutarisira mhuri dzedu zvakanwana?

Zviziviso Kumudzidzisi: Nyora zvabuda pabepa hombe kana pabhodhi. Iva nechokwadi chokuti zvinhu zvose zviri pandandanda ndizvo chaizvo zvinodiwa uye kwete chimwe chinhu chatingada kuva nacho.

Sezvakaite mumutambo wakatambwa kare, yeuka kuti dzimwe mari dzinodiwa dzinobhadharwa mwedzi woga woga, nepo dzimwe dzichingove kakati wande pagore (semuenzaniso, mari yechikoro, mari yeutano, kutenga mbeu). Rangarira kufunga pamusoro penzvimbo dzinotevera:

- Zvokudya
- Zvishandiso – izvi zvinosanganisira mvura, gasi, magetsi
- Mari yehutano
- Chikoro – yunifomu, mabhuku uye zvimwe zvine chekuita nechikoro
- Zvipfeko
- Mari yekufambisa, semuenzaniso, peturu, kugadzirisa mabhasikoro, matekisi, mabhazi, ngoro dzepadivi.
- Chegumi

Zvino patsanura rondedzero mumhando mbiri dzakasiyana:

- Mari inodiwa paMwedzi – Zvinhu zvatindobhadhara mwedzi wega wega kana kupfuura kakawanda

- Zvimwe Zvinoda mari – Zvinhu zvatinongobhadhara zvishoma pagore.

Zviziviso Kumudzidzisi: *Dhirowa mienzaniso miviri yemachati iri pazasi pabhodhi uye kurukura neboka.*

MARI INODIKANWA PAMWEDZI

Chinhu	Nhamba yenguva/mwedzi	Mutengo panguva	Yose
Zvokudya	30	\$2	\$60
Magetsi	1	\$4	\$4
Mvura	1	\$3	\$3
Chegumi	4	\$3	\$12
Mari yepamba, semuenzaniso, zvinhu zvekushandisa kuchenesa	4	\$2	\$8
Mari yechikoro/Mari yechikoro pamwedzi	1	\$5	\$5
Zvokufambisa	30	\$0.1	\$3
Imwe Yose weMWEDZI MUMWE CHETE			\$95
Verenga 20% yeMari yeZvakasiyana-siyana			\$19
YOSE paMWEDZI MUMWE CHETE			\$114
Ipinde negumi nembiri YOSE yeGORE			\$1,368

Ziva kuti pazasi pechati yega yega pane chikamu chekuwedzera che "Zvakasiyana-siyana"

- Sei uchifunga kuti tinowedzera 10% kana 20%?
 - Kunyangwe tichiyedza kufungidzira huwandu chaihwo, zviri nyore kurerutsa kana kukanganwa imwe mhando yedzimwe mari dzinodiwa. Dzimwe mari dzinodiwa hadzitarisirwi zvachose. Kuti tive nechokwadi chekuti bhajeti yedu ndeyechokwadi tinoda kuva nenzvimbo yemitengo isingatarisirwi. Imwe nzira ndeyekuwedzera chikamu (se10%.) Imwe nzira ndeyekuwedzera imwe mari, yakadai semadhora gumi pamwedzi. Kungoisa parutivi mari shoma yezvinhu zvatisingatarisirwi ndipo tinogona kuva nechokwadi chekuchengeta bhajeti redu. Kana mari yakasara pakupera kwegore, iwe unogona kuwedzera kune yako yekuchengetedza kana kuipedza pane chimwe chinhu chakakosha.

ZVIMWE ZVINHU ZVINODA MARI

Chinhu	Nhamba yenguva/gore	MUutengo panguva	Muunganidzwa
Hinifomu Yechikoro	1	\$30	\$30
Mabhuku Ekuchikoro	1	\$15	\$15
Zvipfeko/Shangu	2	\$15	\$30
Kugadziriswa Kwedzimba	1	\$25	\$25
Imwe yose wemwedzi kweGORE RIMWE			\$100
Verenga 10% yeMari yeZvakasiyana-siyana			\$10
YOSE yeGORE			\$110

KUITA MUNHU OGA

Zviziviso Kumudzidzisi: Govera **BHUKU REMUDZIDZI:** Matanho eKuronga bhajeti yechipiri neyechitatu. Kana vazhinji mukirasi vasingagoni kuverenga kumbira boka kuti vashande vaviri vaviri kana vatatu. Avo vane ruzivo vanogona kunyorera avo vasina kudzidza.

Uchishandisa ndaza yezvinodikanwa zvatakaita, zvino zadzisa “Chati Yemari dzinodiwa” (Chati yechina) uye “Dzimwe Mari dzinodiwa Chati” (Chati yechishanu) mupepa rekupa, nokuda kwemhuri yako.

Rangarira marudzi ese emari inodiwa yemwedzi nemwedzi. Kana paine chisipo pachati, wedzera.

Kana wapedza, govera hurongwa hwako nevamwe uye vakumbire kuti vakupe mazano. Vanogona kufunga nezvechimwe chinhu chawakanganwa.

Danho reChitatu. Verenga musiyano

HURUKURO MUBOKA GURU

Iye zvino tava kuziva kuti tinotambira marii gore rega rega uye kuti tinofanira kurarama sei. Yave nguva yekuverenga mutsauko, inova Nhanho yechitatu yekuBhajeta.

Mumuenzaniso:

Mari yaunowana yoga	- Mari inodikanwa	- Dzimwe Mari	= YOSE
1,650	- 1,368	- 110	= \$172

Pachinyorwa chako zvino, bvisa huwandu hwemari mbiri kubva pamari yeMARI YAUNOWANA YOGA uchishandisa Chati yechitanhatu.

- Wakapedzisira wava nemusaridzwa wakanaka kana wakaipa here?

Musaridzwa wakaipa

Kana mari yaunowana iri SHOMA pane zvaunoshandisa unenge uine bharari isina kunaka. Izvi zvinoreva kuti uchashandisa mari yakawanda kupfuura yaunowana. Iroro idambudziko. Iva nechokwadi chokuti zvinhu zvose zvawanyora se “Zvinodiwa” zvinonyatsodiwa. Pane chimwe chinhu pane iyo runyorwa chausingafaniri zvachose kuve nacho? Pane chimwe chinhu chaunogona kubaira kwegore here?

Kana pasina chinhu chaunogona kubayira uye uine chiyero chisina kunaka, saka unofanirwa kufunga nezvekuwana imwe sosi yemari yekuzadzisa zvese zvaunoda. Chikwereti chinofanirwa kutariswa chete mumamiriro ekukurumidzira, kana kune mari inoburitsa mari.

Chidzidzo chechina: Kunzwisisa

Mashandisirwo eMari

Pfungwa Huru

- Pane nzira dzakawanda dzatingashandisa nadzo mari
- Kuchengeta kwakakosha nekuti kunotibatsira kutidzivirira pamari yatisingatarisiri
- Kuberekesa mari kwakakosha nekuti kunotibatsira kuva nemari yakawanda mune ramangwana
- Kupa kunokosha nokuti tinopa tichiteerera Mwari uye nokuda kwembiri yake

Zvishandiso

- Mifananidzo Ingabatsire: Nzira dzeKushandisa Mari - "Kudya", "Chitoro", "kuberekesa mari" uye "Ipa" (dhinda uye cheka patsanu seti imwe)
- Mifananidzo Ingabatsire: Mupfumi, Murombo Magame Makadhi. (uye bhinzi mari se kana uchida)
- Bhuku reMudzidzi: Mupfumi Murume, Murombo WeMutambo Mitemo (kopi imwe yemunhu wega wega)
- Makadhi asina chinhu (makumi maviri paboka diki)
- Maka (imwe paboka diki)

Nhanganyaya

HURUKURO MUBOKA GURU

- Ndezvipi zvakasiyana-siyana zvaunogona kuita nemari?

Kudya, Chengeta, Kuberekesa mari, Ipa

ZVIITWA ZVEBOKA DIKI

Zviziviso Kumudzidzisi: Kamura vatori vechikamu mumapoka evanhu vatatu. Ipa boka rega rega makadhi makumi maviri asina chinhu uye uvakumbire kuti vanyore pfungwa imwe yezvinhu zvakasiyana-siyana zvaunogona kuita nemari pamakadhi ega ega. Vaudze kuti vaedze uye vafunge nezvezvinhu zvakasiyana-siyana zvakaita se "kutenga mbatya," "kutenga chikafu," "kuchengeta," "kutenga munda," "kutenga mombe," "kutenga zvinhu zvokutengesha," "kupa varombo," (usangonyora kuti "tenga mupunga," "tenga karoti," "tenga matomatisi," "tenga nyama yenguruve" ...). Ita kuti vachengete makadhi avo panguva yenhaurirano dzeboka guru, pazasi.

RUDZIDZO RWEBOKA RUKURU – MIFANANIDZO INGABATSIRE: Nzira dzekushandisa Mari

Pane nzira ina dzekushandisa mari.

Somuenzaniso, kana murimi achinge akohwa chibage, pane zvinhu zvina zvaanokwanisa kuita nechibage.

1. **"Kudya"** – Izvi zvinoreva kudyidza pakarepo. Haisisiri kuwanikwa kuti ishandise gare gare uye haigone kutibatsira kuwana mari mune ramangwana.
2. **"Chengetedza"** – Chengetedza kuti udye gare gare. Apa ndipo patinoisa parutivi kana kuchengetedza mari yeramangwana - inowanikwa kuti ishandise panguva inotevera.
3. **"Isa"** – Chengetedza kuti mbeu ishandisike gore rinouya. Apa ndipo patinoshandisa mari yacho kutibatsira kuwana yakawanda mune ramangwana.
4. **"Ipa"** – Ipa vamwe chibage. Apa ndipo patinopa mari, kungave kune mumwe munhu kana kukereke sechegumi.

Zviziviso Kumudzidzisi: Isa chipepa chega chega (Kudya, Chengeta, Isa, Ipa) pasi. Vakumbire kuti vaise makadhi ega ega avakanyora pakutanga pasi pemumwe wemisoro. Iva nechokwadi chekuti vakaisa makadhi pasi pemusoro chaiwo uye vanzwisisa nemazvo. Zvadaro, tsanangura:

Patinodya chimwe chinhu, chinenge chaenda zvachose – hatichina chekupedzisira.
Patinochengeta chimwe chinhu, tinochengeta kuitira kuti tigozochishandisa pane imwe nguva.
Kana tikaisa chimwe chinhu, tinoshandisa mari nenzira inoita kuti ikure kuitira kuti tive nemari yakawanda mune ramangwana.

Patinopa chimwe chinhu, tinopa vamwe zvavanoda mukuteerera Mwari.

- Ndeipi mimwe mienzaniso yenzira dzatinogona kuberekesa nayo mari?

Zviziviso Kumudzidzisi: Kumbira vatori vechikamu kuti vawedzere dzimwe pfungwa shanu dzenzira dzekuberesana nadzo mari.

Murume Mupfumi, Murombo Munhu Mutambo

MUTAMBO WEBOKA GURU – Shandisa **BHUKU REMUDZIDZI:** Mupfumi, Murombo Mutambo Mitemo uye akadhindwa uye Mifananidzo Ingabatsire: Makadhi eMutambo emurume Mupfumi, Murombo.

Kutibatsira kuti tinzwisise zviri nani pfungwa idzi uye nemabatiro avanoita isu tichatamba mutambo.

Zviziviso Kumudzidzisi Gurai vatori vechikamu mumapoka evanhu vaviri kana vatatu. Kana paine vashoma pane vanhu vasere, vanogona kutamba vari voga panzvimbo. Govera iyo mirairo yemutambo, **BHUKU REMUDZIDZI:** Mitemo yemutambo. Ongorora mitemo yemutambo.

1. Govera makadhi emari gumi (kana bhinzi) akaenzana kuboka rega rega.
2. Ipa mapoka maminetsi mashomanana ekuti vasarudze kuti vangashandisa sei ‘mari’ yavo.
3. Endai muboka rega rega mutore makadhi emari kubva kwavari zvichienderana nemararamiro avanosarudza, muchiita zvinotevera:
 - a. Ipa mapoka kadhi rezvinhu zvemumba uye/kana kadhi rekuberekesa mari kana vakaritenga.
 - b. Sungai makadhi ehutano matanhatu uye kadhi rehurwere rimwe chete. Vakumbire kuti vasarudze kadhi.
 - c. Kana vakagamuchira kadhi rekurwara, vanofanira kubhadhara makadhi maviri emari. Kana vasingakwanise kubhadhara nekukurumidza vanobva varasikirwa nemakadhi matatu kubva mumari yavo inotevera
4. Kana boka roga roga rapera mopa makadhi emari gumi echikamu chinotevera, pamwe nemamwe makadhi emari kubva mukudyara kwaitwa kana kupedza chikoro. Bvisa makadhi matatu kune chero munhu akagamuchira kadhi rekurwara asi akatadza kubhadhara nekukurumidza.

Tambazve kashoma.

Yeuchidza boka nezvekudyara kana pasina akaisa mari.

Mushure memamwe mashoma ekutenderera kana vari kushandisa mari yavo yese kutenderera kwega kwega, wozovabatsira kufunga nezvemabatiro angave nawo kana vakachengeta imwe mari yekuisa panzvimbo.

Tambazve kamwe kashoma kuita kuti vanhu vachengetedze uye nekudyara.

PFUNGWA MUBOKA GURU

- Chii chakaitika mumutambo uyu?
- Wakanzwa sei pawaitamba mutambo uyu?
- Wakasarudza sei zvokuita?
- Wanga uine mari yakakwana here yekuita zvawaida nguva yega yega?

- Mutambo uyu unoenderana sei nechokwadi?
- Kana varombo vaine mari yakawedzerwa vanomboita sei nayo?
- Zvakaoma sei kuti varombo vawane mari?
- Sei uchifunga kuti zvakakosha kuti varombo vaite mari?
- Chii chatingaita kuti zvine nyore kune varombo kuberekesa mari?

Varombo vanogona kuchengetedza kana kuberekesa mari here? *Pfupiso:*

- Zvakaoma kuti varombo vaite mari uye vachengetedze, asi kana vachida vanogona kuzvipira uye kuvandudza hupenyu hwavo.
- Imwe yemiteyo mikuru yevanombo ndeyevakweretesi vemari. Kutizvi zvisaitike varombo vanofanirwa kugadzirira mari kune zviitiko zvikuru zvehupenyu zvakaita semichato, mariro, kurwara, nezvimwe.
- Kazhinji kana varombo vava nemari vanotenga zvinhu zvakaita seterevhizheni kana zvimwe zvekudya. Kunyange zvazvo pasina chakaipa nezvinhu izvi, hazvisi izvo zvakanakisisa kusarudza. Kana varombo vakaisa mari iyi pachinzvimbo saka vanozokwanisa kuvandudza hupenyu hwavo zvakananyanya nekufamba kwenguva.
- Kusiyana nemutambo uyu, kazhinji varombo havashandisi mari yavo nehungwaru. Varombo vakawanda vachano kuudza kuti havana mari yekuchengetedza asi vane mari inokwana kutenga doro.

UNE MUMWE MUDZIDZI

Kurukurai:

- Imarii yemhuri yako yaunoshandisa, kuchengetedza, kuberekesa, kana kupa?
- Unofunga kuti idzi ndidzo mari dzakakodzera here? Unoberekesa mari yakakwana here? Sevha zvakanakwana? Ipa zvakanakwana?
- Unogona sei kuberekesa mari yakawanda?

Bhuku reMudzidzi: Mitemo yeMutambo weMurume Murombo neMupfumi

Mari yaunowana

Boka rimwe nerimwe rinogamuchira makadhi emari gumi (kana binzi) pamutambo wega wega

Mari inodikanwa

Boka rimwe nerimwe rinosarudza zvarinoda kushandisa mari yaro. Zvakanaka zvekare mukasashandisa makadhi enyu ese pamutambo wega wega.

- Chikafu - kudya kaviri pazuva 5
- - Nyama 7
- - Mhando yepamusoro 10
- Magetsi 2
- Chikoro chevana pamwana mumwe chete (uyine vana vatatu)
- Zvinhu zvemumba
 - Zvechimbuzi 5
 - Bhasikoro 2
 - Terevhizheni 3
 - Masofa matsva 2
 - Kugadzira denga remba 5
 - Wairesi 1

Makhadhi Ehurwere

Kana uchirwara unofanirwa kubhadrara makadhi maviri emari yarasika uye mushonga. Kana usinga kwanise kubhadrara ipapo ipapo unobva wazorasikirwa nemakadhi matatu (maviri emushonga uye rimwe chete rekubhadrara mutengo wechikwereti.)

Kuberekesa Mari

Pamutambo wega wega unokwanisa kusarudza kuberekesa mari (investment). Kuberekesa mari kwegwa kwegwa kunoda makhadhi matatu emari. Apaese paunoberekesa mari uwana rimwe kadhi remari pamutambo wega wega waunoberekesa mari. Unokwanisa kutengesa kuberekesa kwako mari chero ipi nguva asi unowana makadhi maviri chete emari ukatengesa kuberekesa kwako mari (investment)

Kuendesa mwana kuchikoro

Pamwana ega ega anopedza mitambo mitatu uchimuendesa kuchikoro unowana makadhi matatu emari pamutambo wega wega

Chidzidzo chechishanu: Kuita Bhajeti Yemhuri (Chikamu chechitatu)

Pfungwa Huru

Pane zvinhu zvishanu zvatingaite nemari inenge yasara mushure mekunge zvinodiwa zvabviswa kubva mumari inowanikwa:

- Kuchengeta
- Kuberekesa mari
- Kupa
- Kushandisa pane 'Zvavanoda'
- Kuchengeta kune chinagwa

Zvishandiso

- Mufanidzo ingabatsire: Posita ye Bhajeti (Chidzidzo chechipiri)
- Mufanidzo ingabatsire: Nzira shanu dzekushandisa mari (mapeji matatu - dhinda uye cheka patsanu kopi yepeji rega rega)
- Bhuku reMudzidzi: Kuronga bhajeti Danho rechina (kopi imwe yemunhu wega wega)
- Bhuku reMudzidzi: Vatori vechikamu vanoda makopi avo akazadzikiswa eMatanho yekutanga kusvika kune yechitatu ebhajeti kubva kuChidzidzo chechipiri nechechitatu; Machati rekutanga kusvika kune rechitanhatu.
- Bhodhi/ Bepa Hombe uye Maka
- Mufambisi ave nekopi yakakwana yeMienzaniso iri muBhuku reMudzidzi reMatanho yekutanga kusvika kune yechina; Machati rokutanga kusvika kune rechinomwe

Nhanganyaya

HURUKURO MUBOKA GURU

Zviziviso kumudzidzi: Isa **MIFANANIDZO INGABATSIRE** Chidzidzo chechipiri: Posita yeBhajeti panzvimbo iyo munhu wese anogona kuiona sereferensi panguva yechidzidzo.

- Munharaunda ino, vanhu vanowanzoshandisa sei imwe mari yakawedzerwa yavanenge vawana?

Iye zvino tichatarisa Danho rechina rekuBhajeta: Kusarudza mashandisiro asara atinenge tiinawo, zvine hungwaru.

Nzira shanu dzekushandisa mari

HURUKURO MUBOKA GURU

Haasi munhu wese achava nebalance yakashata patinoronga bhajeti kubva kuChikamu chokutanga kusvika kuChikamu chechitatu. Kana iwe usina chiyero chisina kunaka saka unogona kutanga kuronga mashandisiro auchaita mari yakawedzerwa. Pane zvinhu zvishanu zvakasiyana zvaunogona kuita nebhangi rako rakanaka.

Zviziviso Kumudzidzi: Simudzai mifananidzo kubva ku **MIFANANIDZO INGABATSIRE**: Nzira shanu dzemashandisiro emari, imwe panguva, apo muchikurukura nyaya yega yega. Batanidza kumutambo wakatambwa muchidzidzo chapfuura sezvakakodzera

1. Chekutanga. Kuchengeta

Unoyeuka nyaya yaJosefa muBhaibheri here?

- Pane angada kutiudzazve here?

Josefa akanga atengeswa kuti ave muranda uye akaendeswa kuljipiti. Mushure mekupomerwa zvenhema akaiswa mujeri. Rimwe zuva Farao akarota hope dzaasina kunzwisisa. Vachenjeri vake vose vakatadza kumuudza kuti hope dzacho dzairevei. Ipapo mudiri akarangarira kuti paakanga ari mutorongo Josefa akanga amududzira hope. Josefa akaendeswa kuna Farao uye achibatsirwa naMwari akamuudza zvairehwa nehope dzacho. Muhope dzacho maiva nemhou nomwe dzakakora nemhou nomwe dzakaonda. Mhou nomwe dzakaonda dzikadya mhou nomwe dzakakora dzakatanga kuuya. Asi mushure mokunge vadzidya hapana akaziva kuti vakanga vadya mhou nomwe dzakakora. Zvimwe chetezvo zvakaitika nezviyo. Josefa akatsanangura kuti izvi zvaireva kuti kwaizova nemakore manomwe ezvokudya vizhinji uye makore manomwe enzara. Akarayira Farao kuchengetedza zvokudya kubva pamakore akanaka nokuda kwamakore akaipa. Farao akateerera zano rake uye ljiipiti yakanunurwa kubva munzara.

Semunguva yaJosefa, isuwo tichasangana nenguva dzakanaka nedzakaipa muupenyu hwedu. Zvingaita sokuti nguva dzose inguva dzakaipa, asi kana tiine chimwe chinhu chasara pashure pokunge tabhadhara zvinodiwa, haisi nguva yakaipa—inguva yokuchengeta. Muhupenyu hwedu tichasangana nemhando dzose dzenguva apo tinoda mari-hurwere, kukundikana kwezvirimwa, michato nemariro, nezvimwewo. Sezvakaratidzwa naMwari kuna Josefa, tinofanira kuchengetedza kana tine chimwe chinhu chakawedzerwa kuitira kuti tive takagadzirira nguva dzakaipa chaizvo. Kunyangwe tikangochengeta shoma shoma nekufamba kwenguva, inovaka. Kana uchifanira kukwereta munguva kana paine dambudziko rechimbi chimbi ipapo uchaona zvakananyanya kuoma kubuda muhurombo.

Kana iwe uine chimwe chekuwedzera, saka chimwe chezvinhu zvekutanga zvaunofanirwa kuita nacho chinoiswa zvishoma kune mari isingatatariswe yekurapa, nezvimwe.

2. Chechipiri. Kuberekesa mari

Imwe nzira yatingashandisa nayo mari inenge yasara ndeyokuishandisa pane chimwe chinhu chichatibatsira kuwana mari yakawanda mune ramangwana. Takava nechitiko ichocho mumutambo muchidzidzo chapfuura. Kana tiberekesa mari gare gare zvichatibatsira kuwana mari yakawanda. Mumabhajeti edu takatoisa parutivi mari yekusima minda yedu gore rinouya. Pamusoro pezvo kana paine mari inokwana tinogona kuberekesa mari shoma muzviwanikwa zvitsva sezvipfuyo (huku, madhadha, mbudzi) dhamu rehovu, bindu remuriwo kana miti yemichero. Nyatsofunga zvimwe zvinhu zvaungaita kuti uwedzere mari yaunowana. Kana iwe ukatanga nebasa diki diki rekuwana mari, zvino gore rinouya unenge uine imwe mari yekudyara mune yakati kurei mari itsva chitiko. Unozotanga kubuda muhurombo uchiberekesa mari yako zvekuti gore negore unokwanisa kuwana mari inodarika gore rapfuura.

- Ndedzipi dzimwe nzira dzaungaite kuberekesa mari?

3. Chechitatu. Kupa

Bhaibheri rinotiudza kuti Mwari achatipa achishandisa chiyero chimwe chete chatinopa (Ruka 6:38). Kana tiine rupo nekupa kwedu, saka Mwari vanozove nerupo mukuropafadza, asi kana tikapa zvishoma, ipapo tinomisa maropafadzo aMwari kwatiri. Tinofanira kutanga nechegumi, asi totsvagawo vamwe vanhu kana mapurojekiti atinokwanisa kupa.

- Ndechipi chaunonyanya kutsvaga? Mikana yekugamuchira zvipo kana mikana yekupa zvipo?
- Kana tichitenda zvamazvirokwazvo Ruka 6:38, zvino ndechipi chatinofanira kukoshesa? Kugamuchira kana kupa?

4. Chechina. Kushandisa pane 'Zvavanoda'

Chokwadi kana mari iripo tinokwanisa kuishandisa pazvinhu zvatinoda. Iwe unofanirwa kunyatsotarisa pane rondedzero yezvinhu zvaunoda uye kusarudza kuti ndezvipi zvakananyanya kukosha kwauri. Hatifaniri kuedzwa nokuda kufanana nedzimwe mhuri, asi panzvimbo pezvo fungai pamusoro pezvinokudza Mwari. Kugadzirisa

imba yedu kana kuvaka chimbuzi zvinhu zvinoshamisa. Zvisinei tinofanira kungwarira kushandisa mari yedu yakawandisa pazvinhu zvakaita seTV nemidhudhudhu kunze kwekunge tiine mari iripo. Panzvimbo pekutenga zvinhu nekuda kwemafaro chete kana nyore, zvakakosha kuberekesa mari kuti uwedzere mari yako gore rinouya. Sezvo mari yako inowedzera saka iwe unogona kushandisa mari yako pazvinhu zvakadai. Nekuti bhajeti yedu inogotarisa hushoma hwatinoda kuti tirame isu tinogona zvakare kuda kuwedzera mari yedu yepamwedzi zvishoma kuti zvive nyore kurarama kuitira kuti ugone kuenda kunze kwekofi, nezvimwe.

5. Chechishanu. Kuchengeta Kwazvo

Pakutanga takataura nezvekuchengetedza zvinhu zve emergency uye mari isingatarisirwe. “Kuchengeta kune chinangwa” zvinoreva kuchengetedza kune chimwe chinhu chakakosha, sekuvaka imba itsva kana kutenga mudhudhudhu. Izvi zvinhu zvinogona kutora iwe inopfuura gore kuchengetedza mari. Zviri nani kuchengetedza mari idzi nemoyo murefu pane kupinda muchikwereti kuti uzvitenge. Iwe unogona kuisa parutivi mari gore rega rega kune izvi zvinoshandiswa. Imwe nzira yekuchengetedza zvinhu izvi ndeyekudyara mune chimwe chinhu wobva washandisa purofiti yakanangana neiyo yakakosha purojekiti. Semuenzaniso, unogona kuberekesa mari mune mimwe miti izvozvi uye kana yagadzirira kucheka ipapo iwe uchave nemari yekuvandudza imba yako. Unofanira kuva nemoyo murefu kumirira kusvikira wava nemari.

- Ndedzipi dzimwe mari dzakakura dzaungade kuchengetedza?

Danho rechina: Shandisa zvasara zvine hungwaru

HURUKURO MUBOKA GURU

Isu takagadzirira Nhanho yekutanga, yechipiri uye yechitatu yebhajeti yedu. Iye zvino tichaona kuti tingada kushandisa sei chero chasara.

Muchidzidzo chetatu takapedza kugadzira chikamu chekutanga chebhajeti redu. Takanga tasara nemadhora zana nemakumi manomwe nemaviri. Ikozvino tinogona kutanga kuita hurongwa hwezvatichaita neiwo madhora zana nemakumi manomwe nemaviri.

Zviziviso Kumudzidzisi: *Dhirowa chati inotevera pabhodhi kana pabepa hombe:*

Pekuitira Bhajeti	Mari
Kuchengeta	\$20
Kuberekesa mari	\$50
Kupa	\$20
Zvaunoda	\$30
Kuchengeta kune chinagwa	$\$50 + \$2 = \$52$
Muunganidzwa	\$172

Muenzaniso Chati yechinomwe

Tsanangura - fungidzira kuti takasarudza kuchengetedza madhora makumi maviri, kuisa madhora makumi mashanu, kupa madhora makumi maviri, kushandisa madhora makumi matatu pane zvatinoda uye kuchengetedza madhora makumi mashanu kumudhudhudhu. Tikawedzera izvi tinogoguma tawana madhora zana nemanomwe saka tichine madhora maviri yekuwedzera. Ngatiite kunge tafunga kuiwedzera kuhomwe yedu yemudhudhudhu.

Zvino gadzirai hurongwa hwemari yedu. Tarisa musaridzwa wawaive nawo muChidzidzo chechitatu. Chinyore pazasi. Nyora mari yaungada mune imwe neimwe yeidzi nharaunda. Wobva wawedzera. Kana iyo yakazara yakawandisa iwe unozofanirwa kubvisa imwe, kana yakanyanya kuderera saka unogona kuwedzera imwe.

KUITA MUNHU OGA

Zviziviso Kumudzidzisi: Govera **BHUKU REMUDZIDZI:** Kuronga bhajeti Danho rechina. Koka vatori vechikamu kuti vapedze chati yavo nekuverenga.

Kana wapedza bhajeti yako iratidze kune vamwe uye vabvunze chero mazano avanazvo.

DZOKA NEZVAMAWANA

Zviziviso Kumudzidzisi: Paunenge uchiita wongororo yebhajeti yekupedzisira pazasi, ratidza nemuenzaniso wako wakanyorwa wawakagadzirira, uye kurudzira vatori vechikamu kuronga mavhezheni avo kana kutevedzera **BHUKU REMUDZIDZI**

Ngatitarisei Matanho ese:

Danho Rokutanga: Verengai mari yakasara. (Nhungamiro Yemudzidzi: Chidzidzo chechipiri: Kuronga bhajeti Danho rokutanga)

Mari Yese (*Chati rokutanga*) – Mari Inodiwa (*Chati rechipiri*) = Mari Yese (*Chati rechitatu*)

Danho rechipiri: Verenga zvatinoda. (Nhungamiro Yemudzidzi: Chidzidzo chechitatu: Kuronga bhajeti Danho rechipiri)

Mari inodikanwa Pamwedzi Nemwedzi (*Chati rechina*) uye Zvimwe Zvinodhura (*Chati rechishanu*) (usakanganwa kusanganisira mari dzakasiyana siyana)

Danho rechitatu: Verenga musiyano. (Nhungamiro Yemudzidzi: Chidzidzo chechitatu: Kuronga bhajeti Danho rechitatu)

Mari Yakasara – Mari yeMari inodikanwai - Dzimwe mari = Yese (*Chati yechitanhatu*)

Danho rechina: Shandisa zvasara zvine hungwaru. (Nhungamiro Yemudzidzi: Chidzidzo chechishanu: Kuronga bhajeti Danho rechina)

Zvisungo zvakaitwa (*Chati rechinomwe*)

Tevere tichadzidza nzira imwe ingatibetsera kuchengeta bhajeti yedu.

Chidzidzo cheChitanhatu: Kutarisira Mari

Pfungwa Huru

- Tinoda hurongwa hwekuchengeta bhajeti redu
- Iwo maitiro ehamviropi inzira yakanaka yekutarisa mari yedu
- Vose vari vaviri murume nomudzimai vanofanira kuzvipira kuchengeta bhajeti

Zvishandiso

- Mifananidzo Ingabatsire: Zviratidzi zveMari (seti imwe chete yakadhindwa uye yakachekwa kupatsanurwa)
- Mifananidzo Ingabatsire: Mahamvuropi emuenzaniso, akanyorwa pachine nguva (seti imwe chete yemahamvuropu gumi nematanhatu ane zviratidzi)
- Mahamvuropu asina chinhu (Gumi pamunhu wega wega)
- Mifananidzo Ingabatsire: Makadhi eMari yeBepa ane kukosha kweMazana maviri nemakumi mashanu. Iva nechokwadi chokuti inogona kupatsanurwa kuita mari shoma. Unogona kushandisa makadhi emari kubva pachidzidzo chekutanga, makadhi ekuwedzera emadhura akapihwa.
- Bhuku reMudzidzi: Vatori vechikamu vanofanirwa kuve nekopi yavo yakazadzikiswa yeMatanho eBhajeti yekutanga kusvika kune yechina (yapedzwa muchidzidzo chapfuura)
- Kopi yakapedzwa nemudzidzi yemuenzaniso webhajeti Matanho ekutanga kusvika kune echina (kubva pachidzidzo chapfuura)

Nhanganyaya

Nhanho yekutanga yekuve mutariri akanaka wemari yedu kuita bhajeti. Nekudaro, izvo hazvina kukwana — isu tinofanirwa kunyatso kutevedzera bhajeti. Zvinosuruvarisa, zvinowanzova nyore kuita bhajeti pane kuichengeta. Zvisinei, nokumwe kuzvidzora uye kuranga zvinogoneka.

- Iwe unobata sei mari yako iye zvino? Chii chaunoshandisa kuchengeta nhoroondo yezvinhu zvakasiyana zvaunoda mari?

Muchidzidzo chino tichatarisa nzira iri nyore yekushandisa mari yedu tichishandisa maitiro ehamvuropi.

Danho rokutanga kune vose vari vaviri murume nomudzimai kusarudza kuti vakazvipira kuchengeta bhajeti. Kana munhu mumwechete akazvipira, ipapo iwe uchakurumidza kuona kuti hazvishande. Mese pamberi paMwari, zvipirei kuedza kubata mari yavanokupai nehungwaru uye muchichengeta hurongwa hwamakaita

Nzira yekuisa mari muHamvuropi

CHIDZIDZO CHEKUITA MUBOKA GURU - *Shandisa Mufananidzo Ingabatsire: Mazita emari uye Maemvuropu Emuenzaniso*

Zviziviso Kumudzidzi: *Takurai maitiro ehamvuropi aya mumaekisesaizi eboka munzira yose nemuZvikamu a) - d) pazasi.*

Nzira yakanakisa uye yakareruka yekushandisa mari yako nekuisa mari muhamvuropi. Tichishandisa hurongwa uhu, tinogovanisa mari yedu maererano nebhajeti redu toiisa mumahamvuropu. Zvadaro tinoshandisa mari yatinenge taisa muhamvuropu kuti tishandise. Nekuita izvi tinova nechokwadi chekuti hatishandisi zvakananyanya nekuti tine mukana mushoma ne zviri muhamvuropu. Kutizwisise zvakajeka, tichatarisa muenzaniso.

Zviziviso Kumudzidzisi: Isa chipepa chega chega kubva ku **MIFANANIDZO INGABATSIRE**; Mapepa emari pauriri kana patafura uye wonongedzera paunenge uchikurukura zviri pazasi. Tsanangura kuti uchakurukura nezve Homwe yeMhuri label, iyo yakasiyana uye isiri mari, munguva pfupi.

Mari inodiwa	Mari inodiwa pamwedzi wega wega	Dzimwe Mari	Homwe yemhuri
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Mubhajeti redu munorangerira kuti takanga tine zvikamu zvitatu zvakasiyana zvekushandisa kwedu.

1. Mari inodiwa
2. Mari inodiwa pamwedzi wega wega
3. Dzimwe mari dzisiri dzenguva dzose

Pamhando yega yega yemari, tinogona kugadzira envelopu. Tinoda hamvurophu imwe chete nokuda kwemari inowanwa, imwe yokushandisa mwedzi nomwedzi uye imwe nokuda kworumwe rudzi rwezvimwe rwemari dzinodiwa dzisiri dzenguva dzose (zvakaadai seyemari yose yechikoro, imwe yokugadziridza, imwe yembatya, uye imwe yezvimwe zvakasiyana-siyana.)

Zviziviso Kumudzidzisi: Isa hamvurophu yega yega yakagadzirwa kubva muChidzidzo cheChitanhatu **MIFANANIDZO INGABATSIRE**, Muenzaniso A - mahamvurophu matanhatu echikamu chekutanga chemari, pamberi pevatori vechikamu. Tsanangura kuti wakatogadzira mahamvurophu aya zvichienderana nemari inoshandiswa mumuenzaniso webhajeti yawakagadzira muzvidzidzo zvakaipfuura.

Zvino, kumbira boka kuti varonge mahamvurophu aya pasi pemavara chaiwo awakatoburitsa kubva paMapepa Emari matanhatu.

- Ndeapi mazita emhando yemutengo, imwe neimwe yeaya hamvurophu aanofanira kuenda?

Mari inodiwa	Mari inodiwa pamwedzi wega wega	Dzimwe mari
Mari inodiwa Mazana Mashanu pagore	Mari dzeMwedzi Zana negumi nemana pamwedzi	Kugadzirisa Makumi maviri nemashanu pagore
		Zvakasiyana-siyana Gumi pagore
		Mari dzeChikoro Makumi mana nemashanu pagore
		Zvipfeko Makumi matatu pagore

- Ndekupi kune mari mbiri dzakasiyana-siyana kubva kumabhajeti ako dzakaratidzwa mumahamvurophu aya?
 - Izvo zvakasiyana-siyana zvepagore zvine hamvurophu yayo pasi pe 'Dzimwe Mari'
 - Izvo zvakasiyana-siyana zvepamwedzi zvinosanganisirwa mukati memari yese inodiwa yemwedzi nemwedzi yekushandisa.

Iye zvino tichaenda nenzira yekushandisa nzira iyi

a) Gadzira homwe yako yeMhuri

Chero nguva yaunogamuchira mari, unofanira kutanga waiisa mumurwi unokosha. Murwi uyu unonzi Homwe yeMhuri.

Zviziviso Kumudzidzisi: Isa yese yemari yemapepa akagadzirwa, ine kukosha kweMazana maviri namakumi mashanu, pasi peZita reHomwe yeMhuri.

Zvichienderana nekwauro, unogona kushandisa hamvuro, bhokisi rakakiiwa, akaundi yekubhangi kana chero nzira yakachengeteka yekuchengetedza mari yeizvi.

b) Govera Mari inodiwa pamwedzi wega wega

Nemusi wekutanga wemwedzi wega wega tora mari iri muHomwe yeMhuri woisa mari chaiyo yakakwana muhamvuro yeMari yeMwedzi yega yega.

Vamwe vanhu vanosarudza kupatsanura hamvuro 'yepamwedzi' kuita mahamvuro akawanda akasiyana pamari yemwedzi wega wega, semahamvuro ega ega ezvekudya, zvekushandisa, mari yemumba, nezvimwe.

Zviziviso Kumudzidzisi: Bvisa hamvuro yose yemari inodiwa dzemwedzi nomwedzi (Zana negumi nemana pamwedzi) uye isa hamvuro imwe neimwe yakagadzirwa kubva muChidzidzo chechitanhatu **MIFANANIDZO INGABATSIRE** Muenzaniso B: mamwe mahamvuro mashanu okuwedzera emari yemwedzi nemwedzi, sezvaratidzwa pasi apa, pasi pezvinoda kuitwa zvemwedzi nemwedzi. Zvadaro kumbira boka kuti rizadze mahamvuro emwedzi woga woga uchishandisa mari inobva kuhomwe yemhuri. Inowedzera here kumari yepakutanga inodiwa pamwedzi?

Mari Inodiwa	Mari inodiwa pamwedzi wega wega	Dzimwe Mari
Mari Inodiwa Mazana mashanu pagore	Inosara pamwedzi Makumi matatu pamwedzi	Kugadzirisa Makumi mashanu pagore
Zvipfeko Makumi matatu pagore	Chikoro Shanu pamwedzi	Zvakasiyana-siyana Gumi pagore
	Chegumi Gumi nemaviri pamwedzi	Mari dzeChikoro Makumi mana neshanu
	Zvokudya Makumi matanhatu pamwedzi	
	Magetsi nemvura manomwe pamwedzi	

c) Govera imwe mari yako yegore negore

Mahamvuro "pagore" anofanira kuzadzwa kamwe chete pagore. Izvi zvinofanira kuva mushure mokunge wawana mari yako huru yegore, somuenzaniso, mushure mekukohwa mupunga. Pakarepo nguva yekukohwa, isa mari mumahamvuro.

Zviziviso Kumudzidzisi: Tsanangura kuti mumuenzaniso uyu uchangokohwa mupunga. Kumbira boka kuti rizadze mahamvuro egore rega rega vachishandisa mari kubva kuhomwe yemhuri.

d) Kushandisa mari

1. Shandisa mari kubva mumahamvuro chete

Usabate Homwe yeMhuri zvakare kusvika mwedzi unotevera. Ingoshandisa mari kubva mumahamvuro.

Semuenzaniso, kana iwe uchida mari yemagetsi, vhura hamvuropi yekushandisa pamwedzi woshandisa iyoyo mari. Kana pasisina mari muhamvuropu, ipapo haugone kushandisa mari yakawanda pachinhu ichocho. Unofanira kumirira kusvika mwedzi unotevera wava nemari zvakare.

Chinongosara chete panyaya yenjodzi, sekuda kuenda kwachiremba uye kubhadhara mushonga. Ipapo unogona kutora zvisihoma kubva muhamvuropu yakasiyana kuti uvhare mari yechimbichimbi. Usashandise zvakasiyana-siyana envelopu kubhadhara chimwe chinhu chaunoda nekuda kwekunakidzwa, semuenzaniso, zvipfeko zvitsva. Ishandise chete pa "Zvinodiwa". Tinofanira kudzidza kuzvidzora uye kushirira uye kumirira kusvikira tava nemari yekutenga chimwe chinhu. Iwe unogona kuguma nekudya kunonaka pazuva rekutanga remwedzi wega wega kana pane mari itsva muhamvuropu, asi mupunga usina chinhu pazuva rekupedzisira remwedzi.

Tinofanira kungwarira kuti tisatore imwe mari kubva kuHomwe yedu yeMhuri. Iyi haisi mari yekusara. Pane chirongwa cheZVESE zvayo. Kana tikatora mari yakawedzerwa kubva kuHomwe yeMhuri, saka haizokwane kwegore rose. Kana tichida mari ye chimwe chinhu chekuwedzerwa, tinofanira kutsvaga nzira yekuwana imwe mari kuti tive nayo. Asi hatifanire kuchitenga kusvika tawana mari yakawedzerwa.

2. Govera chero zvakasara zvine hungwaru

Kana uine yakawandisa, unogonawo kugadzira hamvuropu yechinhu chimwe nechimwe chawakaronga mubhajeti yako kuti ushandise chero mari yasara, yakadai sokuchengetedza, kuberekesa mari, kana kupa.

Zviziviso Kumudzidzisi: Isa mahamvuropu 'akawandisa' asara (**MIFANANIDZO INGABATSIRE:** Mahamvuropu Emuenzaniso-Muenzaniso C) akasiyana kune zvinyorwa. Koka boka kuti rivazadze nemari yasara kubva kuHomwe yeMhuri.

Kuchengeta Madhora makumi maviri pagore	Kuberekesa mari Madhora makumi mashanu pagore	Kupa Madhora makumi maviri pagore	Zvaunoda Madhora makumi matatu pagore	Kuchengeta kune Chinangwa Madhora makumi mashanu nemaviri pagore
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Mumuenzaniso uyu, hapazovi nemari yakakwana yekuti mahamvuropu ose azadzwe zvakaenzana. Nekudaro, chinangwa chako chekuchengetedza mumuenzaniso uyu ndeyemudhudhudhu iwe wauri kutarisirawo kushandisa kune bhizinesi rako, saka unokurudzira kuti vazviise pamberi pane dzimwe nzvimbo.

Uku ndiko kuguma kwemuenzaniso wedu wekutonga mari yedu yemumba.

Kushandisa Zvatadzidza

HURUKURO MUBOKA GURU

Zvakadini nemari inodiwa?

- Sei uchifunga kuti hitina kutaura nezvechikamu chemari yekuwana pano zvizere?
 - Inofanirwa kuchengetwa yakaparadzana zvachose nemari yepamba

Mari yemumba yako inodikanwa pamwedzi uye dzimwe mari dzisina kurongeka dzakaverengerwa zvichienderana nemari yaunowana yemuhoro yakatopihwa, uchishandisa yako "Mari Yasara".

Chero ani zvake ane basa rebhizimisi kana mushando, anofanira kuona kuti mari yekuwana (income expenses) iri kupihwa PAMBERI chero mari ipi isati yaiswa muHomwe yeMhuri.

Iwe unogona kushandisa zvekare maitiro ehamvuropi kuronga uye kugadzirisa mari yaunowana zvakare; asi dzinofanirwa kuchengetwa dzakaparadzana kubva kune Zvinongodikanwa uye Dzimwe mari dzemumba.

KURODZA PFUNGWA KWEBOKA DUKU

Zviziviso Kumudzidzi: *Koka vatori vechikamu kuti vaumbe kuita zvikwata zvidiki zvevatatu, vachigara pavanenge vachiri kuona muenzaniso. Iwe uchave nemubvunzo minomwe yekurodza yakavakirwa pamuenzaniso uyu.*

Mibvunzo:

- 1: Ndeipi hamvuropi yaunga shandisa kutenga zvokukudya?
- 2: Ndeipi hamvuropi yaunga shandisa kubhadhara mari yechikoro?
- 3: Mumufanidzo uyu, ndeipi hamvuropi inemari yaungatora kuenda nayo kunotenga zvekunwira kamwechete pamwedzi neshamwari yako yepedyo?
- 4: Ngatitii wapedza kuita rimwe basa remaoko remazuva maviri pakati pemwedzi. Mari iyoyo ungaiisa muhamvuropi ipi?
- 5: Amai vako vangoerekana varwara uye vanoda mushonga kwemavhiki maviri; ndeipi hamvuropi yanungatore mari?
- 6: Ungazadzisa seyi mari inodikanwa pagoreiwe uchitambira kana kuwana mari shoma gore rose?
- 7: Uchaita seyi nemari yausina kushandisa mwedzi uno nekuti wagona kuchengetedza bhajeti yako yepamwedzi uye wazongosarawo nemari?

Mhinduro:

- 1: Mari inodikanwa pamwedzi, Hamvuropi yechikafu
- 2: Mari inodikanwa yezvimwewo, Hamvuropi yemari yechikoro.
- 3: Mari inodikanwa pamwedzi, Hamvuropi yemari yakasara
- 4: Mari yemhuri yakachengetwa (tichifungidzira kuti mari inodikanwa kushandiswa yakagadziriswa kare)
- 5: Zvichienderana nekuti panodiwa yakawanda seyi, inokwanisa kubva pa
 - a) Mari inodikanwa pamwedzi, Hamvuropi yemari yakasara. (nekuti bhajeti)
 - b) Mari inodikanwa yezvimwewo, Hamvuropi yemari dzepaagore dzinodikanwa dzisina kurongerwa.
- 6: Unotanga wazadza hamvuropi dzemari dzinodiwa pamwedzi uye wozozadzisa yemari inodikanwa pagore. Ukasvika panguva yokuti mari inodikanwa pagore yakakwana, ipapo unokwanisa kutanga kurongerwa “Kushanda kwemari Yasara Zvakachenjera” areas.
- 7: Unotanga wairongerwa kuhamvuropi dze” mari yezvimwewo” dzisina kuzadzwa. Kana dzazara zvegore, wopinda mu “Kushanda kwemari Yasara Zvakachenjera” zvichienderana nebhajeti.

PFUNGWA MUBOKA GURU

- Unogona here kutsanangura kuti maitiro aya akasiyana sei nezvauri kuita izvozvi? Chii chingaita kuti zviome kwauri?
- Maitiro aya angaita sei kuti zvinhu zvive nyore kwauri nemhuri yako?
- Munofunga kuti maitiro ano anotibatsira sei kukudza Mwari?

Nhanho Dzekuita

Iye zvino unogona kuseta ako maitiro ehamvuropi eimba yako. Tanga nekutarisa bhajeti yako (**BHUKU REMUDZIDZI** yapera bhajeti). Gadzirira hamvuropu imwe yemari yako yemazuva ese pamwedzi. Zvadaro gadzirira hamvuropu imwe neimwe yezvimwe zvako zvegore negore. Kana iwe uine zvakawandisa, unogona zvakare kugadzira hamvuropu mashandisiro aunoita mari yako yasara.

Kana uchida, iwe unogona ipapo kugovera-yako mari inodikanwa mari yemwedzi nemwedzi sezvakaita muenzaniso pano.

Chekupedzisira, iwe unozodawo kugadzirira mahamvuropu kune yega yega mari yako yaunowana, kana iwe uchinge waziva chaizvo izvo zvavari.

Edza kurarama kwemwedzi mishoma pane bhajeti chete nekushandisa kunze kwemahamvuropu. Kana iwe uchikwanisa kuramba uchienda kumwedzi nemwedzi wehamvuropu, ipapo unogona kutanga kutenga zvimwe zvezvinhu zvaunoisa pane yako 'yaunoda' rondedzero.

Chidzidzo Chechinomwe: Tiri Kuita Mari Here?

****KUNE VANHU VARIKURIMA CHETE**

Pfungwa Huru

- Tinofanira kuziva maverengero epurofiti yedu
- Tinogona kuronga zvokuita kana tiri kuita purofiti shoma kana kuti tisina
- Tinofanira kuchengeta zvinyorwa

Zvishandiso

- Mifananidzo Ingabatsire: Mufananidzo wePurazi ine zvirimwa zvakanwanda (Dhinda kopi imwe chete)
- Bhuku reMudzidzi: Kuverengera Mhindu
- Bhodhi uye chinyoreso

Nhanganyaya

HURUKURO MUBOKA GURU

Iye zvino takadzidza nzira yokuronga nayo mari yemhuri yedu uye kushandisa mari yedu nokuda kwezvinhu zvedu zvomunhu oga.

Iye zvino tave kutarisa pane mari yebhizinesi redu. Izvi zvinoda kufungwa zvakasiyana.

Vanhu vazhinji vanoshanda nesimba, asi vachiri kuwana purofiti shoma kana kusaiwana. Tinofanira kutora nguva kuverenga purofiti kuitira kuti tive nechokwadi chokuti kushanda kwedu nesimba kunobhadhara.

Zviziviso Kumudzidzisi: Simudzai mufananidzo **MIFANANIDZO INGABATSIRE:** Mufananidzo wePurazi rine zvirimwa zvakanwanda. Bvunza boka:

- Iri ibhizimusi rakabudirira here? Neiko kana kuti nei risiri?
- Zvinoita here kutaura kubva pamufananidzo uyu kana purazi iri riri kuita mari?
- Chii chatinofanira kuziva kuti tizive kana ichibatsira?

Kungoti purazi rine zvirimwa zvakanwanda hazvirevi kuti riri kuita purofiti. Kungotarisa kuti une mari yakawanda sei kana uchitengesha zvirimwa zvako zvinogona kutadza kutiudza kuti zvine pundutso yakadii.

Iwe unofanirwa kuita mamwe maverengero akareruka uye kuchengeta zvinyorwa kuitira kuti uone kana bhizinesi iri kubudirira. Kutizive kana purazi riri kuita purofiti tinofanira kuziva zvinhu zviviri zvakanwanda.

1. Imarii yatakawana kubva mukutengesha zvirimwa.
2. Imarii yakashandiswa kudyara, kurima nekukohwa zvirimwa.

Nekuverenga mutsauko uripo pakati pezvinhu zviviri izvi, tinogona kuziva kuti purazi rine pundutso here kana kuti kwete.

Zviziviso Kumudzidzisi: Govera **BHUKU REMUDZIDZI:** Kuverenga Purofiti (mapeji mana). Kwechikamu chasara chechidzidzo, verenga uye shanda kuburikidza nepepa rekunyorera sezvatsanangurwa pazasi. Nyora muenzaniso wekutanga pabhodhi uye shandai muri pamwe chete zvishoma nezvishoma.

Muenzaniso wekutanga: Bhizinesi raAnna remuriwo

HURUKURO MUBOKA GURU

Iye zvino tichatarisa bhizinesi raAnna remuriwo kutibatsira kuti tinzwisise izvi zvakajeka.

Anna ane ruzivo rwakawanda rwekurima muriwo sezvo akashanda muminda yemhuri yake kwemakore akawanda. Achangotanga bhizimusi rake remuriwo. Mushure mekukohwa kwake kwekutanga Anna akaenda nemuriwo wake kumusika ndokutengesa yese nemadhura makumi maviri nemashanu. Akafara chaizvo. Zvairatidza kuti aiva nemari yakawanda.

- Unofunga kuti Anna ane bhizimisi rinobudirira here?
 - *Kunze kwekunge Anna achiziva kana akawana purofiti kana kuti kwete, haazoziva kana bhizinesi rake rakabudirira uye kuti orienderera mberi here.*

Iye zvino tichatarisa zvinyorwa zvebhizimisi kuti tione kana akabudirira.

Mari - Rondedzero yezvinhu zvinodiwa	Mutengo
- Mbeu	6
- Fetereza	5
- Zvishandiso	4
- Nzvimbo yekutengesa pamusika	2
- Mabhegi epurasitiki nemakireti	3
- Matikiti ebhazi	11
Muunganidzwa	Madhora makumi maviri nerimwe
Mari – inofungirwa	Mari
YOSE	\$25

MARI YOSE INOWANIKWA	- MARI YOSE YAKASHANDISWA	= PUROFITI
\$25	- \$21	= \$4

Sezvatinooona, Anna akaita purofiti - asi madhora mana chete.

NGUVA

- Kunze kwekuona kuti imarii yaakawana, chii chaunofunga kuti chingava chimwe chinhu chaanofanira kutarisa kuti aone kana ari kufara nebhizimisi rake?
 - *Nguva yaakaisa mubhizinesi rake. (Vatori vechikamu vanonyora mhinduro papepa ravo)*

Dzimwe nguva bhizinesi rine mari shoma rinogona kunzi rakabudirira kana nguva inodiwa kuita mari iri dikiwo. Zvisinei, kana nguva yakawanda uye simba zvakaitswa mubhizinesi asi bhizinesi rongowana purofiti shoma, ipapo munhu wacho anofanira kufunga zvakare pfungwa yebhizimisi.

Mwaka wekutanga wekukura waAnna wakatora mwedzi mina. Anna aichengeta marekodhi emaawa mangani aaishanda zuva nezuva. Anna paakanga ava kutanga kuita bhizimisi rake, akafunga kuti aisazofanira kupedza nguva yakawanda ari mubindu zuva nezuva. Zvisinei, gore rino, mwedzi yechando yakanga yakaoma zvikuru, uye Anna aifanira kuita rimwe basa rakawanda kuti miriwo yacho

idzidzwe. Kudyara nokukohwa kwakatorawo nguva yakareba kupfuura yaaitarisira, uye aitofanira kukumbira kubatsirwa nemwanasikana wake.

Anna akafungidzira kuti nguva yose yaakaisa mubhizinesi kubva pakudyara kusvika pakutengesa, kusanganisira nguva yekufamba kuenda kumusika yaive maawa 12,5

Kukura Mwaka (nhamba yemwedzi):	4
Maawa / mwedzi:	12.5
Zvose (Hrs./mwedzi x Nha. mwedzi)	50
Purofiti/ Nha. maawa	0.08

pamwedzi. Izvi zvakaita maawa makumi mashanu emwaka mumwe chete wekukura. Madhora mana akapatsanurwa nemaawa makumi mashanu madhora 0.08 chete (masendi masere) paawa. Iye zvino zviri kutonyanya kujeka kuti madhora mana ishoma pabasa rose raaisa.

Anna anoda chironzwa chekuti angaite sei purofiti iri nani mwaka unotevera. Anofanira kuedza kuderedza mari. Pamwe anogona kushandisa fetereza yemanyowa inomubatsira kuti akure zvakanzira kana kutsvaga nzira yekukohwa mbeu yake. Kana Anna asingakwanisi kuderedza mari mubhizimisi remuriwo, zvingamubatsira kuti aedze rimwe bhizinesi zvachose.

Nehurombo, mabhizinesi mazhinji akafanana nemuriwo waAna. Tinoshanda nesimba uye hatimbooni kuti tiri kuita mari shoma.

Muenzaniso wechipiri: Ngurube dzaPauro

KUDZIDZA MUBOKA GURU

Tinogona kushandisa tafura yakafanana neyaAna kuverenga kana tiri kuita purofiti. Tisati tafunga nezvemabhizinesi edu ngatitarisei mamwe mabhizinesi maviri.

Zviziviso Kumudzidzisi: Tarisa patafura isina chinhu yeNgurube dzaPauro pa **BHUKU REMUDZIDZI**. Taura nenhanho imwe neimwe. Ita shuwa kuti vanonzwisira kuti subtotals inobatanidzwa kune zvese mari uye mari.

Pauro anopfuya ngurube. Ave nemakore achipfuya ngurube asi anoda kuona kuti ari kuita mari here. Kwemwedzi mitanhatu yapfuura akachengeta chinyorwa chokungwarira chemari yose yengurube dzake. Nhasi atengesa ngurube uye anoda kuverenga kuti aone kana akawana purofiti pabhizimusi rake rengurube.

Ndokumbira upedze chati yaPauro papepa rebasa.

- Pauro akaita purofiti here?

Danho rokutanga. Zita reBhizinesi	Ngurube dzaPauro
Danho rechipiri. Hurebu hwebhizimisi	Mazuva Zana
Danho rechitatu. Mari - Rondedzero yezvinhu zvinodiwa	Mutengo
Ngurube mbiri	\$40
Chikafu chengurube mbiri	\$50
Nhomba	\$2
Mari Yese	\$92
Danho rechina. Mari - Fungidziro	Mari
Mari yaunowana yese	\$280

Cherechedza: Kuverenga mari: [huwandu / kg] x [huremu hwenguruve] x 2 [nhamba yenguruve] (1.75 X 80 x 2 = 280)

Mari yaunowana	- Mari	= Purofiti
\$280	\$92	\$188

Nguva	
Kukura Mwaka (nhamba yemazuva)	100
Purofiti / nhamba yemazuva(188/100)	1.88

Muenzaniso wechitatu: Chitoro chaJonh chembatya

UNE MUMWE MUDZIDZI

SaPauro, John aida kuva nechokwadi chokuti chitoro chake chembatya chaita zvakanaka. Akachengetawo zvinyorwa zvemwedzi yekupedzisira mitanhatu asi akavhiringidzika zvikuru. Akanga asina chokwadi zvachose nezvaifanira kunyora uye zvaasingafaniri kunyora.

Zviziviso Kumudzidzisi: Kamura vatori vechikamu kuita vaviri vaviri. Vanogona kushanda kuburikidza nemuenzaniso wechitatu pane **BHUKU REMUDZIDZI** pabepa rebasa pamwechete.

Tevedzera matanho aya kubatsira John kuverenga purofiti yake:

Danho rokutanga: Bvisa chero chinhu chisingaenderane nebhizinesi rekutengesa zvipfeko.

Danho rechipiri: Ongorora rondedzero uye uone kana paine mari yaakawana kubva muchitoro chembatya - isa muchikamu chemari yepepa rebasa.

Danho rechitatu: Ongorora uye utarise zvese zvinodhura. Isa mari yacho muchikamu chemari yepepa rebasa.

Danho rechina: Sezvakaitira Pauro, shandisa mari nepurofiti kuona kana John akaita purofiti.

Tsambabhuku raJonh

Kutenga mbatya dzekutengesamazana	Kutengesa zvipfeko	600
mashanu 500	Chikafu chemhuri	50
Mari yechikoro 300	Kutengesa zvipfe	500
Bhegi rechikoro 40	Kutenga zvipo zvemutamb	300
Rendi yechitoro 100		
Kutengesa zvipfeko 400		

Danho rekutanga. Zita reBhizinesi	Mbatya dzaJonh
Danho rechipiri. Hureba hwebhizimisi	Mwedzi mitanhatu
Danho rechitatu. Mari - Rondedzero yezvinhu zvinodiwa	Mutengo
Kutenga mbatya dzekutengesa	500
Rendi yechitoro	100
Mari Yese Inodiwa	600
Danho rechina. Mari yaunowana – Fungiro	Mari
Kutengesa mbatya	400
Kutengesa mbatya	600

Kutengesa mbatya	500
Mari yaunowasa yese	1500

Mari yaunowna	- Mari	= Purofiti
\$1500	\$600	\$900

Nguva

Hureba hwebhizinesi (mwedzi)	6
Purofiti / nhamba yemwedzi ($900/6 = 150$)	150
Purofiti / nhamba yemwedzi / mazuva makumi matatu ($150/30 = 5$)	5

Kugadzirisa mitengo

KUITA MUNHU OGA

Tinofanira kutora nguva kuti tive nechokwadi chokuti bhizimisi redu harina kufanana neraAnna, asi saPauro panzvimbo pachu. Tarisa pachati isina chinhu yokupedzisira muBepa rako.

Danho Rokutanga: Sarudza kuti bhizinesi ripi rauchashandisa kuverenga purofiti yako. Usaisa nzira dzakasiyana-siyana dzaunowana mari (semuenzaniso, kutengesa mupunga, kutengesa miriwo, huku, ngurube.). Iwe unofanirwa kusarudza mhando imwe chete yemari yaunowana pachati imwe chete.

Zviziviso Kumudzidzisi: Ita shuwa kuti munhu wese asarudza nzira yebhizinesi imwe chete.

Danho rechipiri: Sarudzai nezvehurefu hwenguva yauchashandisa. Somuenzaniso, Anna akashandisa mwedzi mina nokuti iyi ndiyo nguva yakawanda kubva paakatanga kudyara miriwo uye paakaitengesa. Pauro akashandisa mwedzi mitanhatu nokuti ndiyo nguva yakareba sei kutora ngurube mungurube huru. Kana uchirima mupunga kana chibage, funga nezvenguva kubva paunotanga kugadzirira munda kusvika wava kukwanisa kutengesa mupunga. Kana iwe ukaita chimwe chinhu sekusona mbatya kana kutengesa muto, saka unogona kushandisa vhiki imwe kana mwedzi mumwe.

Zviziviso Kumudzidzisi: Bvumira vatori vechikamu kuti vaite Danho rokutanga nerechipiri pa **BHUKU REMUDZIDZI** vasati vaenda kuChikamu chechitatu nechechina.

PFUNGWA MUBOKA GURU

Danho rechitatu: Gadzirisa mari yebhizinesi. Tisati tawana izvi tinofanira kufunga pamusoro pezvichadiwa kune bhizinesi. Kuedza kufunga nezve zvese hakusi nyore uye zviri nyore kukanganwa zvinhu. Kutibatsira nebasa iri ndichaverenga muenzaniso:

Lily ari mushishi rekuchengeta huku. Lily akauya nerondedzero yezvaidiwa pabhizimisi rake rehuku nekufungidzira zuva rose muupenyu hwebhizimisi rokupfuya huku. Akazvibvunza mibvunzo yakawanda pamusoro pezuva iri. Semuenzaniso, mangwanani uye Lily ari kuenda kudanga rehuku. Riri kupi? Riri pedyo nepamba pake here? Kana kuri kure, achasvika seiko? Anofanira kubhadhara rendi here? Anotevera kuzvifungidzira ari pashedhi. Achatanga aitei? Ari kudyisa huku. Nei? Akawanepi chikafu ichi? Inoita marii? Chii chimwe chinodiwa nehuku kuti tive neutano hwakanaka? Anoda kubhadhara chero munhu kuti abatsire nebhizinesi? Mushure mekuita basa iri, Lily akauya nerondedzero yezvinhu zvakanaka zvaidiwa nebhizinesi rake.

Zviziviso Kumudzidzisi: Seboka guru, nyora pasi zvinhu zvingadiwa nebhizimisi pabhodhi.

Bhizinesi rega rega richave rakasiyana asi iwe unofanirwa kufungisisa nezve izvo zvaunoda kune bhizinesi rako.

KUITA MUNHU OGA

Ita runyoro ruzere rwezvinhu zvese zvaungafunga nezvazvo zvaunoda kune rako bhizinesi. Shanda nevamwe vane bhizinesi rimwechete kuyedza uye kufunga nezvese mutengo.

Zvino tinofanira kufungidzira mutengo wezvinhu izvozvo. Enda kuburikidza nerondedzero yezvinhu zvaunoda uye nyora pasi mutengo wechinhu chimwe nechimwe. Kana iwe usingazivi mutengo chaiwo, zvino edza kufungidzira.

Iwe unozoona kuti zvimwe zvezvinhu zviri pachirongwa zvinodiwa pese paunogadzira chimwe chinhu nepo zvimwe zvinhu zvinoda kutengwa chete pakutanga kwebhizinesi. Kana iwe wakatobhadharira michina uye uine ivhu rinodiwa kuti uite bhizinesi rako, haufanirwe kuisa izvo zvinhu runyorwa rwemumutengo wako.

Nhanho inotevera ndeyekuwedzera huwandu hwemari inodiwa yako. Nyora Mari inodiwa yose (Expenses Total) mubepa rekushanda.

Kuverenga Purofiti

Danho rechina: Mu **BHUKU REMUDZIDZI**, verenga kuti imarii yaunowana. Kune mabhizimisi mazhinji izvi hazvina kuoma nekuti tinotengesa panguva imwe chete, sekuti tapedza kukohwa mupunga, saka tinoziva kuti takawana marii. Edza kufungidzira avhareji yemari yaunogamuchira yekutengesa kwako. Nyora Mari Yese muChati. Rangarira kuti tiri kungotsvaga zvekutengesa zvenguva yebhizinesi yawakanyora.

Kana usingatengesi zvomenemene chirimwa chako, chakadai somupunga, asi chengeta chimwe chacho panzvimbo pokudya, ipapo edza kufungidzira kuti ungada marii kudai waizotenga mupunga wakawanda kudaro. Semuenzaniso, kana wakakohwa zvine uremu une mazana mashanu uye kana usina kuishandisa kumhuri yako waitofanira kuitenga nemadhura makumi mashanu pauremu woshandisa uremu hwe mazana mashanu * madhora makumi mashanu uverenga mari yaunowana. Zvakakosha kuti tirambe tichiverenga purofiti nekuti kana tichiita kurasikirwa zviri nani kutenga mupunga wedu pane kuurima.

Nhanho yechishanu: Zvino isu tinogona kuona kana bhizinesi rako rakaita purofiti kana kwete. Shandisa zvikamu zvose kuverenga.

- Bhizinesi rako rinoita purofiti here?

KUKOSHA KWEKUREKODHA

Nguva inotevera yaunotanga kudyara kana kutenga mhuka itsva wobva wanyora mari yako yese kuti uone kuti uri kuita purofiti zvechokwadi here. Dzimwe nguva fungidzira yedu inogona kunge isiriyo saka zvakanaka kurekodha zvakananyanya sezvinobvira. Kana ukavhiringika wobva warekodha zvese zvaunofunga kuti zvine basa wobva wakumbira mumwe munhu kuti akubatsire nekuverenga gare gare.

NHANHO DZEKUITA

Kana uine mabhizinesi akati wandej, zvichave zvakanaka kudzikorora chitiko ichi nemamwe mabhizinesi aunoita.

Bvunza nhengo yemhuri kana shamwari kuti itarise pamusoro pefungidzira yako uye ikubatsire kuunza nzira dzineunyanzvi dzeukuona kana uchikwanisa kugadzirisa purofiti yako.

Chidzidzo Chechisere: Mutengo neMibairo yeChikwereti

Pfungwa Huru

- Kune mari yakawanda yechikwereti, kwete mari chete
- Ndinofanira kuverenga chimbadzo pachikwereti
- Ndinofanira kunzwisisa rudzi rwechikwereti
- Chikwereti chinogona kubatsira; Ini ndinofanira kuve nechokwadi kuti ndinogona kuibhadhara kubva kubhizinesi rangu kana mari yandinowana

Zvishandiso

- Bhuku reMudzidzi Sarudzo A KANA B (*Dhinda chete muenzaniso wakanakisa wemamiroro ako ezvinhu; imwe chete paboka diki*)
 - Sarudzo A ndeyevanhu vanorima: inosanganisira kutengesa zvirimwa nekukasika; haisanganisi mubereko wakasanganiswa (compound interest)
 - Sarudzo B ndeyevanhu vemumaguta: inosanganisira mhindu yemubatanidzwa; haisanganisire kutengesa zvirimwa nekukasika
- Munhu mumwe nomumwe anoda chinyoreso nepepa
- Kakurata (akawanda) kana mafoni
- Bhodhi kana mapepa makuru nechinyoreso kuratidza mienzaniso

CHERECHEDZA: ZVIKAMU ZVAKARATIDZWA VANHU VEKUMA RUWA NE VEMADHOROBHA

Nhanganyaya

HURUKURO MUBOKA GURU

- Sei vanhu vaine chikwereti?
- Vanhu vanowanzotenga chii vachishandisa chikwereti?
- Ndezvipi zvakanakira chikwereti?
- Ndeapi matambudziko ane chikwereti?
 - *Tinogona kupedzisira tave nechikwereti chemari kune mumwe munhu.*
 - *Chikwereti chinogona kuva mutoro unokonzera kuti tisawana zvakanakira mune ramangwana.*
 - *Chikwereti chinogona kutikurudzira kushandisa mari yakawanda kupfuura yatinayo.*
 - *Isu kazhinji tinotadza kufunga nezvemhedzisiro yeMubereko (interest).*
- Ungafunga here nezvemumwe munhu akakwanisa kushandisa chikwereti zvakanaka?
- Ungafunga nezvemumwe munhu akatambura nemhaka yechikwereti here?

Pane matambudziko akawanda yechikwereti – kushushikana, kunetseka, kuomerwa newanano, kusarara, nezvimwewo. Muchidzidzo chino tichatarisa chete dambudziko remari yechikwereti. Zvisinei, hatifaniri kumbofunga kuti iri ndiro chete dambudziko.

Kuverenga Mubereko (interest)

HURUKURO MUBOKA GURU

Zviziviso Kumudzidzi: Nyora mienzaniso yenhamba yakaratidzwa mumabhokisi pamberi pekirasi.

Kuti titange, tinofanira kuziva maverengerwo anoitwa mubereko (interest), inova imwe mari yatinobhadhara pachikwereti chemari yechikwereti.

Kana tikashandisa chinyoreso nepepa:

Tora mari yechikwereti, semuenzaniso, zana remadhora. Cheka mazero maviri. Muenzaniso, $100 = 1$ ne muwande nemubereko (interest), semuenzaniso, eg, 6%. $1 \times 6 = 6$ madhora ndiwo mubereko (interest)

$$100 = 1$$
$$1 \times 6 = 6 \text{ ndiwo mubereko}$$

Kana tikashandisa karukureta kana foni:

Tora mari yechikwereti. Gurai nezana. Wedzera nechiyero chemubereko (interest).

Somuenzaniso, $100 / 100 = 1 \times 6 = 6$

$$100 / 100 = 1$$
$$1 \times 6 = 6 \text{ ndiwo mmubereko}$$

Mumuenzaniso uyu, madhora matanhatu ndiyo yakawedzerwa yatinobhadhara; mari yekukwereta mari.

MUNHU MUMWE CHETE KANA KUTI MURI VAVIRI

Dzidzira iyi mienzaniso pamapepa ako eparutivi izvozvi:

Zviziviso Kumudzidzisi: Nyora mari yemhindu kumusoro. Kana vatori vechikamu vanenge vapedza kuverenga, wedzera mumhinduro.

8% mubereko mu 500 =	40
4% mubereko mu 70 =	2.8
12% mubereko mu 1,000 =	120
10% mubereko mu 200 =	20
6% mubereko mu 400 =	24

Chikwereti chese ndechenguva yakatarwa. Tichiwedzera pakuverenga mubereko (interest) wokutanga pamari yechikwereti, unofanirwa kufunga nezve rudzi rwechikwereti chiri kupihwa uye kuti kwenguva yakareba sei.

Mhando mbiri dzezvikwereti

MUENZANISO MUBOKA GURU

Panowanzove nemhando mbiri dzezvikwereti.

Mhando yekutanga: unobhadhara mubereko (interest) mwedzi wega wega pamari yakweretwa chete. Izvi zvinonzi Chibereko Chiri Nyore (Simple Interest). Iyi ndiyo mhando yawachangobva kuverenga.

Mhando yechipiri: unobhadhara mubereko (interest) mwedzi wega wega pamari yakweretwa uye mubereko (interest). Izvi zvinonzi Mubereko weMabatanidzwa (Compound Interest)

Zviziviso Kumudzidzisi: Ratidza muenzaniso uri pasi apa pamberi pekirasi, uchienzanisa musiyano pakati pemhando mbiri dzezvikwereti

Muenzaniso: 10% yemubereko (interest) pamwedzi mumazana matatu kwemwedzi mina:

Mhando yekutanga: Mubereko (interest) pamari yakakweretwa chete mwedzi wega wega (Mubereko Urinyore (Simple Interest))

Kana mubereko (interest) wemari yakakweretwa chete ipapo mubereko (interest) wese i

- 10% mubereko (interest) pa 300 = 30
- 30×4 mwedzi = 120 mubereko (interest) wakazara
- **Mari yese yekubhadhara izana nemakumi maviri + mazana matatu (yekutanga mari yechikwereti) = mazana mana nemakumi maviri**

Mubereko urinyore (10%)

10% mubereko pa 300 = 30
 $30 \times 4 = 120$ mubereko wakazara
 $300 + 120 = 420$ muripo wakazara

Mhando yechipiri: Mubereko (interest) pane yakazara mwedzi wega wega (Mubereko weMubatanidzwa (Compound Interest))

- 10% mubereko (interest) pa 300
- Mubereko (interest) wemwedzi mumwe chete = 30
- Kupera kwemwedzi mumwe chete = 330
(30 mubereko (interest) + 300 chikwereti)
- Mubereko (interest) wemwedzi miviri = 33
- Kupera kwemwedzi miviri = 363
(33 mubereko (interest) + 330 mwedzi wose mumwe chete)
- Mubereko (interest) wemwedzi mitatu = 36.3
- Kupera kwemwedzi 3 = 399.3
(36.3 mubereko (interest) + 363 mwedzi yese miviri)
- Mubereko (interest) wemwedzi mina = 39.93
- **Kupera kwemwedzi yose mina = 439.23**
(39.93 mubereko (interest) + 399.3 mwedzi yose mitatu)

Mubereko weMubatanidzwa (10%)

Mavambo	300
Mubereko	<u>30.00</u>
Kupera kwemwedzi wokutanga	330
Mubereko	<u>33.00</u>
Kupera kwemwedzi wechipiri	363
Mubereko	<u>36.30</u>
Kupera kwemwedzi wechitatu	399.3
Mubereko	<u>39.93</u>
Kupera kwemwedzi wechina	439.23

Enzanisa huwandu hwepedzisira mumhando yekutanga (Mubereko Uri Nyore) kune yechipiri mhando (Mubereko weMubatanidzwa).

Mumuenzaniso wekutanga, mari yose yekubhadhara ndeye 420. Mumuenzaniso wechipiri, mari yose ndeye 439.23.

Sezvauri kuona, murudzi rwechipiri, mubereko wemubatanidzwa, unobhadhara mubereko (interest) wakawanda. Fungidzira kana chikwereti ichi chaive chegore pane kungove nemwedzi mina.

- Mubereko (interest) Urinyore wese panopera gore = 660
- Mubereko (interest) weMubatanidzwa wese panopera gore = 942!

Pese pazvinogoneka, haudi kuwana chikwereti kubva paMubereko weMubatanidzwa, asi kana uchifanirwa, ita shuwa kuti unokumbira mumwe munhu kuti akubatsire kuverenga mutengo kutanga.

Mubereko (interest) Urinyore

MUNHU OGA KANA KUTI MURI VAVIRI

Dzidzira iyi mienzaniso yakareruka yemubereko (interest) ikozvino:

Zviziviso Kumudzidzisi: Nyora mienzaniso kumusoro. Kana vatori vechikamu vanenge vapedza chitwa, wedzera zviverengero nemhinduro.

- Ndeupi mubereko (interest) wese mune imwe neimwe yeiyi mienzaniso?

7% mubereko pa3,000 kwemwedzi mitatu	= 210x3	=630
6% mubereko pa2,000 kwemwedzi gumi	= 120x10	=1,200
12% mubereko pa5,000 kwemwedzi miviri	= 600x2	=1,200
10% mubereko pa2,500 kwemwedzi misere	= 250x8	=2,000
8% mubereko pa4,000 kwemwedzi mitanhatu	= 320x6	=1,920

Mubereko Wakabatanidzwa (Compound Interest) – VANHU VEMUMAGUTA CHETE

KUDZIDZA MUBOKA GURU

Kubatanidza mubereko (interest) ndepaunobhadhara mubereko (interest) pamari yaunenge wakwereta pamwe nemubereko (interest) mwedzi wega wega.

Neruoko, tinoverenga chikamu chemubereko (interest), tochiwedzera kumari yechikwereti kuti tiite huwandu hutsva, uye toramba tichidaro pamwedzi wega wega.
Ngatitarisei zvekare muenzaniso.

Kushandisa karukureta kuverenga mubereko wakabatanidzwa (compounding interest)

Iwe unogona zvakare kuverenga mubereko (interest) wakasanganiswa uchishandisa nhamba dzinotevera.

Zviziviso Kumudzidzisi: Nyora nhamba mubhokisi pabhodhi uye uvabatsire kuona patani. Vabvunze kuti 13% ne4% inova chii.

Kuti uverenge unotora mari yese yechikwereti woiwedzera nenhamba inoratidza mubereko (interest) wose
Zvadarwo, unoiwedzera nenhamba imwe chete iyoyo pamwedzi wega wega wenguva yechikwereti.
Izvi zvinokupa mari yese inofanira kubhadharwa.
Wobvisa mari yechikwereti chepakutanga kuti uwane mubereko (interest) wabhadharwa.

4% = ??
5% = 1.05
6% = 1.06
7% = 1.07
8% = 1.08
9% = 1.09
10% = 1.10
11% = 1.11
12% = 1.12
13% = ??

Zviziviso Kumudzidzisi: Dhirowa muenzaniso unotevera pabhodhi

Semuenzaniso, kana iwe uchida kuverenga mubereko (interest) pachikwereti che200,000 pa8% kwemwedzi mitatu unoverenga:

- $200,000 * 1.08 * 1.08 * 1.08 = 251,942$ (yose yekubhadhara)
- $251,942 - 200,000 = 51,942$ (mubereko)

ZVOKUITA ZVEBOKA DUKU

Zvino verenga zvikwereti zvakafanana kubva kune Mubereko (interest) Urinyore sepakutanga, asi seMubereko weMubatanidzwa.

- Mungani mubereko (interest) wese mune imwe neimwe yeiyi mienzaniso?

Mhinduro dzemubereko wakasanganiswa (compound interest)

7% mubereko pa3,000 kwemwedzi mitatu = [yose yekubhadhara] 3,675 – [yepakutanga yose yechikwereti] 3,000 = 675	
6% mubereko pa2,000 kwemwedzi gumi =	3,582 – 2,000 = 1,582
12% mubereko pa5,000 kwemwedzi miviri =	6,272 – 5,000 = 1,272
10% mubereko pa2,500 kwemwedzi misere =	4,872 – 2,500 = 2,372
8% mubereko pa4,000 kwemwedzi mitanhatu =	6,347 – 4,000 = 2,347

Zviziviso Kumudzidzisi: Hazvina kukosha kuti vawane mhinduro yese nemazvo. Zvinonyanya kukosha kuti vadzidze kuti 'kusanganisa' zvinoreva kuti inowedzera zvakananyanya mwedzi wega wega.

- Zvakasiyana sei mhinduro kumhinduro kumubereko (interest) urinyore? Ndezvipi zvakasiyana?
 - Iwo wakakwirira
 - Zvikwereti zvine nguva yakareba zvakasiyana

Kana uchifanira kutora chikwereti chemubereko (interest) chinotsanganisa, unoedza kuchichengeta chiri chipfupi sezvinobvira uye dzorera nekukurumidza.

Kutengesa zvikwereti zvekutanga – KUVANHU VANORIMA CHETE

KUDZIDZA MUBOKA GURU

Zvikwereti zvishinji hazvisi mari asi ndepaya patinokurumidza kutengesa zvirimwa zvedu. Kuti tiverenge mutengo wechikwereti tinoda kukwanisa kufungidzira mutengo chaiwo wekutengesa. Iwe unogona kuva nechokwadi chokuti munhu ari kutenga ari kuita purofiti yakakura. Mutengo wavari kukupa ZVINOKOSHA pazasi pezvavanotarisa kuti mutengo wemusika uve.

Semuenzaniso: Munotengesa 1,000 kg yekofi nekukurumidza nemadhura 1.5 pane kuti muchangokohwa nemadhura maviri.

Mutengo weChikwereti

- Mari yakatanga kuwanikwa = $1.5 * 1,000\text{kg} = 1,500$
- Mari yaigona kuwana vapedza kukohwa = $2 * 1,000\text{kg} = 2,000$
- Mutengo weChikwereti = 500

Ngatiitei mumwe muenzaniso pamwe chete seboka: Munotengesa 2,000 kg yekofi nekukurumidza nemadhura 1.4 pane kuti takohwa nemadhura maviri.

Mutengo weChikwereti

- Mari yakatanga kuwanikwa = $1.4 * 2,000\text{kg} = 2,800$
- Mari yaigona kuwana vapedza kukohwa = $2 * 2,000\text{kg} = 4,000$
- Mutengo weChikwereti = 1,200

Kana uchifanira kutengesa zvirimwa nekukasira, ita shuwa kuti wawana mutengo wepamusoro waunokwanisa, uye edza uye kurega kuzviita nekukurumidza.

Kuenzanisa Rudzi rweMutengo weChikwereti

Kune marudzi akasiyana echikwereti aunogona kupinda machiri. Nechiitwa chekupedzisira ichi, iwe unotarisa dzimwe sarudzo dzakasiyana.

ZVOKUITA ZVEBOKA DUKU

Zviziviso Kumudzidzisi: Gadzirai mapoka evatatu kana vana; iva nechokwadi chokuti boka rega rega rine munhu mumwe ane simba zvisihoma pakuverenga. Govera **BHUKU REMUDZIDZI:** Sarudzo A kana Sarudzo B.

Fungidzira kuti unoda kukwereta mari. Neboka rako, sarudza kuti ndeipi yesarudzo iri nani.

Unoda 500 kuti utenge fetereza uye nemumwe mupunga. Unokwanisa kusarudza:

1. Kutengesa zvirimwa nekukasika. Unotengesa ngoro (1200kg) kwe1.5 pa kg rimwe chete pane 2 pa kg rimwe chete.
 $\text{Purofiti inotarisirwa} = 1200\text{kg} \times 2 = 2,400$
 $\text{Mari chaiyo yaunozowana} = 1200\text{kg} \times 1.5 = 1,800$
Mutengo weChikwereti = $2,400 - 1,800 = 600$
2. Uno kwereta 500 kwemwedzi mishanu uchibhadhara 10% yeMusanganiswa weMubereko.
 $\text{Mari yese yaunofanira kubhadhara} = 500 \times 1.1 \times 1.1 \times 1.1 \times 1.1 \times 1.1 = 805.255$
Mutengo weChikwereti = mari yese yaunofanira kudbadhra – mari yechikwereti = $805.255 - 500 = 305.255$
3. Unokwanisa kukwereta 500 kwemwedzi mishanu uchibhadhara 12% Mubereko Urinyore.
Mutengo weChikwereti = $500 \times 12\% \times 5 = 300$
4. Unokwanisa kukwereta 500 obvumirana kubhabhara yava 800 mu mumwedzi mishanu
Mutengo weChikwereti = $800 - 500 = 300$

ONGORORA ZVAKARE

- Ndeipi sarudzo yakasarudzwa neboka rako kuti ndiyo yakanaka? Kurukurai
- Izvi zvichashandiswa sei nemhuri yako kana dzimwe mhuri munharaunda yako?
- Pane mamwe marudzi ezvikwereti anowanzo kuwanikwa munzvimbo ino?

Zviziviso Kumudzidzisi: Kumbira kirasi kuti ipe mimwe mienzaniso yezvibvumirano zvezvikwereti mari inodikanwa uye kubhadhara mubereko (interest). Pamwe chete verengai mutengo wechikwereti pamienzaniso yavo.

Tinofanira kushandisa chikwereti rini?

HURUKURO MUBOKA GURU

Bhaibheri harina kunyatsojeka pamusoro penguva yatinofanira uye yatisingafaniri kushandisa chikwereti. Zvisinei, ine mazano akawanda anogona kutibatsira kufunga kuti kuchenjera kushandisa chikwereti here kana kuti kwete.

Verenga ndima dzinotevera. Kubva pamavhesi aya, izano ripi raungapa kune mumwe munhu nezvekushandisa mari?

- Ruka 12:15
- Muparidzi 4:7-8
- Zvirevo 21:17
- Jakobho 4:3
- VaRoma 13:8

- Zvirevo 22:7

Bhaibheri rinotinyevera zvakajeka kuti tisatsvaka mafaro. Tinoyeuchidzwa kuti upenyu hausi pamusoro pezvatinazvo. Zviri nani kurarama upenyu husina twakawandawanda pane kuva nezvinhu zvakawanda uye uchiremerwa nechikwereti. Tinofanira kudzivirira mwoyo yedu pamakaro uye kuchochora.

- Chikwereti hachifaniri kushandiswa riini?
 - *Chikwereti hachifaniri kushandiswa kutenga zvinhu zvokunakidzwa kana kuti upenyu hwomutambarakede, zvakadai semudhudhudhu, terevhizheni, kana kuti serura. Kana tikapinda muchikwereti kuti titenge zvinhu izvi, tinenge tichiita zvinhu nenzira isiri iyo. Tinoshuva chimwe chinhu chiri nani, asi hatidi kuita basa racho kutanga. Aya makaro. Mudhudhudhu mutsva kana kuti imba iri nani hazvina kuipa, asi tinofanira kumirira kusvikira tawana mari yokuva nezvinhu izvi pane kukwereta kuti tive nazvo. Patinokwereta kuti tive nechimwe chinhu, tinofanira kubhadhara mubereko (interest) ndokuzviisa pasi poudzori hwomumwe munhu. Bhaibheri rinotikurudzira kuti tisava nechikwereti nemunhu chero upi zvake (VaRoma 13:8, Zvirevo 22:7).*
- Kukwereta mari kungabatsira sei?
 - *Kana zvichitibvumira kuberekesa mari mubhizinesi rinotibvumira kuita mari yakawanda.*

Tinofanira kushandisa chikwereti nokuchenjera, sezvo chine mukana wokutibatsira. Nguva dzose tinofanira kungwarira

1. kuti tichakwanisa kubhadhara chikwereti, kunyange kana bhizimisi redu risina kubudirira sezvataitarisira.
2. kuti tinokwereta kubva kunzvimbo dzisingabhadharisi mibairo yakakwirira, zvikasadaro mukweretesi wemari achawana purofiti yako yese kubva pakushanda kwako nesimba.
3. kuti tinoongorora kuti tinofanira kubhadhara sei mari yacho (kwete yemubereki chete pachayo) tisati tasarudza kana chikwereti chichigona kubatsira.

Munzvimbo zhinji, kune mikana mishoma yemitengo yakanaka yemubereko (interest) saka chenjera kwazvo usati wasarudza kuita bhizinesi nekutora chikwereti.

Iwe unofanirwa kugara uchiita hurongwa hwebhizinesi hwakangwarira hunoratidza kuti iwe unogona kubhadhara sei chikwereti usati wafunga kushandisa chikwereti chepfungwa yekuberekesa (investment). Iwe unofanirwa kuona kuti yakawanda sei purofiti yauchaita mubhizinesi rako uye wobvisa mari yechikwereti uye chibereko. Mune mamwe mazwi, imwe yemari mubhizinesi rako chirongwa mutengo wechikwereti.

Uchiri kuita mari yakakwana here kuti uishandise?

NHANHO DZEKUITA

UNE MUMWE MUDZIDZI

Namata uchikumbira Mwari kuti vakubatsire kuti usashuve zvinhu zvausina nezvausingadi. Tenda nezvavakatokupa.

Chidzidzo Chechipfumbamwe: Kubuda MuChikwereti

Pfungwa Huru

Tinogona kubuda muchikwereti kana tika:

- reurura zvikanganiso zvedu uye sarudza kuchinja
- kupira zvishuwo zvino, kuti tive norusununguko
- tengesa zvinhu zvisingakoshi
- ita utsanzi uye wogadzira chironzwa chine shanduko diki kubhadhara zvikwereti zvasara
- namatira uye kutarisira rubatsiro rwaMwari

Zvishandiso

- Bhuku reMudzidzi: Nzira yekubuda nayo muchikwereti
- Bepa hombe kana bhodhi nechiratidzo chekuratidza mienzaniso
- Mbeu gumi, bhinzi kana matombo

Nhanganyaya

HURUKURO MUBOKA GURU

- Vazhinji, vamwe kana kuti vanhu vashoma bedzi munharaunda mako vane chikwereti pane imwe nguva mukati megore here?
- Vazhinji, vamwe kana vashoma chete muchechi menyu vane chikwereti pane imwe nguva mukati megore here?
- Unofunga kuti zvinoita here kuti chikwereti chose chidzimwe? Neiko kana kuti nei zvisingaite?
- Iwe ungakurudzira sei kune mumwe munhu kuti aende nezvekubuda muchikwereti?

Vanhu vazhinji vatova nezvikwereti uye vanofanirwa kutsvaga nzira yekubuda nayo.

Nzira yekubuda nayo muchikwereti

HURUKURO MUBOKA GURU

1. Reurura zvikanganiso zvako uye sarudza kuchinja.

Ziva kuti hauna kukudza Mwari kana mashandisiro ako emari asina kudzorwa zvakanaka. Mwari ane tsitsi kune avo vanoreurura zvivi zvavo uye vanoshandura nzira dzavo. Zvirevo 28:13 inoti: “Unofukidza kudarika kwake, haangavi nomufaro, asi unozvireurura, achizvirasha, uchawana nyasha.”

Kana tichireurura, tinofanirawo kusarudza uye kuzvipira kusapinda mune zvimwe zvikwereti zvisina kufanira.

MURI VAVIRI

- Govera imwe nguva muhupenyu hwako kana wawana tsitsi dzaMwari; kana kuti yawakareurura chimwe chinhu ukaona rugare rwaMwari norusununguko somugumisiro.
- Funga nezvemuenzaniso muhupenyu hwako kana wafunga kuzvipira kune chimwe chinhu. Chii chakaoma kana nyore? Chii chakaitika nekufamba kwenguva?
- Iwe unonzwa uchikwanisa kuzvipira nenzira imwechete yekusave nechimwe zvikwereti here?

2. Pisira zvishuwo zvino kuti uve norusununguko.

Ungatofanira kurarama zviri nyore kwekanguva. Nyatsoongorora kutenga kwako kukuru. Usatenga zvinhu zvausingade kuve nazvo. Usaedze kutengesa goho rako nekukurumidza kana chitoro chako chezviekudya

nemutengo wakachipa nekuda kwekuda mari. Rarama zvakanyatsoenderana nebhajeti rako uye ita zvibayiro zvakanwanda sezvinobvira kuitira kuti ugokwanisa kutengesha goho rako kana ragadzirwa kana chitoro chako chezvokudya nemari izere. Nenzira iyo mari yako yegore rinouya ichave yakanyanya kukwirira uye iwe unogona kuva nezvimwe zvinhu zvekuwedzera ipapo.

3. Kutengesha zvinhu zvisingakoshi.

Wakashandisa mari yawakwereta pane chimwe chinhu chaungagona kurarama usina? Pane chimwe chinhu pamba pako chaungatengesha kuti zvikuwatsire kubuda muchikwereti? USA tengesha chero chinhu chakakosha kukubatsira kuti uwane mari, kunze kwekunge mari yaunowana iri shoma pane yauri kubhadhara.

Nemudiwa wako:

- Namatai pamwe chete.
 - Kumbira Mwari kuti vachengete moyo wako uye vakubatsire kuti usashuve zvinhu zvausingade kuve nazvo.
 - Kumbira Mwari kuti akuratidze kana paine zvinhu zvisingakoshi mumba mako
 - Kumbira Mwari kuti vakupe hunyanzvi uye njere dzekuronga kubhadhara chikwereti nekukurumidza

4. Iva neunyanzvi uye ita chironzwa chine shanduko diki kubhadhara zvikwereti zvasara.

Tinokwanisa kuronga pachine nguva mberi, tichishandisa bhajeti redu, kubhadhara chikwereti chedu chese nekufamba kwenguva nekuona kwatinogona kuderedza muting mumari yatinowana uye/kana mari inodiwa yemumba.

- Ndedzipi dzimwe nzira dzekugadzira zvinyanzvi dzawaona kuti mhuri yako kana vamwe vakakwanisa kudzikisira mari yemumba?
 - *Mienzaniso: tenga mabhisikiti kana shuga zvishoma pavhiki; dyara bindu remuriwo kumba; shandisa zvishoma pamapati; kushandisa zvifambiso zvevoruzhinji panzvimbo pemudhudhudhu kuenda kubasa kana kuchikoro;*
- Ndedzipi dzimwe nzvimbo dzawakaona vanhu vachidzikisa mari inodiwa yebhizinesi avo nehunyanzvi?
 - *Mienzaniso: kugadzira fetereza yako pane kuitenga; kushandisa mutengesha asingafadzi asi akachipa kwenguva pfupi; kushandisa zvifambiso zvevanhu panzvimbo pemudhudhudhu kuendesha zvinhu*

Ngatitarisei muenzaniso wekuti tingaronga sei pachine nguva mberi kubhadhara zvikwereti zvedu zvakasara.

KURATIDZA KUBOKA GURU

Zviziviso Kumudzidzisi: Nyora mienzaniso yenhamba inoratidzwa mumabhokisi ari pazasi pamberi pekirasi. Kana zvichibvira, dhirowa mabhokisi emuenzaniso padivi pemumwe kuti aenzaniswe zviri nyore.

Maria

Maria naJohn vari muchikwereti.

Gore rega rega vanotambira \$1,950 uyezve vanofanirwa kubhadhara chikwereti chemwedzi mishanu chemadhora mazana matatu uye chimbadzo chemadhora zana nemakumi mashanu. Gore negore zvakangofanana, mwedzi mishanu vasati vakohwewa vanoshaya mari uye vanotofanira kukwereta \$300 yekudyisa mhuri kusvika panguva yekukohwa.

Mari yacho inoita seizvi:

Kuitika kweChikwereti chazvino	
Vanotambira	1,950
- Kubhadhara chikwereti (mwedzi mishanu)	300
- Kubhadhara yemubereko (interest)	150
- Mari dzemumba	1,800
= Zvose (Chikwereti chinodiwa)	-300

Dhokasi akauya kuzobatsira Maria naJohn. Akabatsira Maria kuronga bhajeti uye kufunga kuti mari yacho yaishandiswa sei. Achitarisa bhajeti, Dorcas akati pamwe aigona kuderedza mari yechikafu neyekudya negumi pamwedzi. Zvaitoda kuzvipira asi kana vakadyara mhodzi kuti varime muriwo wavo vodyisa huku zvishoma zvakasiyana zvaigona kuitika. Sezvo yaingova 0.3 madhora pazuva Maria akabvuma kuedza. Dhokasi akavayeuchidza kuti zvinoda kuzvipira asi zvakakosha kuve nerusununguko rwemari

Mari dzegore rekutanga dzinotaridzika seizvi:

Gore Rekutanga	
vanotambira	1,950
- Kubhadhara chikwereti (gore rapfuura)	300
- Kubhadhara yemubereko (interest)	150
- Mari yepamba (yakaderera mutengo)	1,680
= Zvose (Chikwereti chinodiwa)	-180

Uye kana zvaitwa kwegore rechipiri, zviverengerero zvinotaridzika seizvi:

Gore rechipiri	
Vanotambira	1,950
- Kubhadhara chikwereti (gore rapfuura)	180
- Kubhadhara yemubereko (interest)	72
- Mari yepamba (yakaderera mutengo)	1,680
= Zvose (Hapana chikwereti chinodiwa)	18

HAPANA CHIKWERETI CHINODIWA. Mugore rechipiri, Maria anenge atosununguka mune zvemari. Haadi chikwereti. Zviri nani ndezvekuti gore rinouya anenge aine mari yekuberekesa mari kana kutenga zvimwe zvinhu. Kunyangwe akawedzera mari yake yekugara kudzokera ku1,800 acharamba aine zana nemakumi mashanu ekuberekesa mari. Kana akaisa mari iyoyo zvine hungwaru achawana imwe mari mune ramangwana.

Gore rechitatu	
Anotambira	1,950
- Kubhadhara chikwereti (gore rapfuura)	
- Kubhadhara yemubereko (interest)	
- Mari yepamba (yakaderera mutengo)	1,800
= Zvose (Hapana chikwereti chinodiwa)	150

- Dhokasi akabatsira sei shamwari yake Maria?
 - *Akamubatsira kuona kwaigona kuita shanduko diki mumari yake - yaingova 0.30 Madhora / zuva*
- Tingadzidzei pana Dhokasi naMaria?
 - *Kuderedza mari dzedu munzira diki kunogona kubatsira chaizvo kuderedza chikwereti nekufamba kwenguva*
 - *Tinogona kusununguka pachikwereti chedu nekuronga uye nekusiya zvinhu zvidiki nekukurumidza kupfuura zvatinofunga*
 - *Kukumbira mumwe munhu watinovimba naye kuti atibatsire kuongorora bhajeti redu uye kubuda muchikwereti kunogona kuva kwakanaka*

Zviziviso Kumudzidzisi: Iva nechokwadi chekuti boka rinonzwisisa zvakajeka maverengero ekuchinja kuri nyore pakubuda muchikwereti. Govera **BHUKU REMUDZIDZI:** Nzira Yokubuda nayo muChikwereti. Ongorora muenzaniso uye ratidza matanho aya:

Danho rekutanga: Verenga zvaunowana (Yese Mari inowanikwa)

Danho rekutanga: Bvisa chikwereti (kubhadhara chikwereti)

Danho rechitatu: Bvisa mubereko (interest) (kubhadhara mubereko (interest))

Nhanho rechina: Bvisa mari yese yemumba (mari inodikanwa pamwedzi pamwe ne mari yezvimwe/dzimwe mari)

Danho rechishanu: Verenga huwandu

Kana izvo zvaunoda zvakakura pane zvaunazvo, ipapo musiyano pakati pezvigumisiro zviviri chikwereti.

Dzokorora kwegore negore.

CHERECHEDZA - kana uri kudzidzisa nhengo dzeungano, hazvina kukosha kuti nhengo yega yega inzwise maitirwo ezviverengero izvi. Zvakadaro, kana uri mudzidzisi mukuru, uchidzidzisa Vafambisi veNzvimbo zvingabatsira kuita mamwe maekisesaizi ekudzidzira kuitira kuti vagone kubatsira boka zviri nyore nepfungwa iyi. Zviitwa zviviri zvinotevera zvinosanganisirwa zvekudzidzisa kwevafambisi kwete kereke yese.

Muenzaniso wekutanga: Yese Mari inowanikwa \$2000, Chikwereti \$700, Mubereko (interest 15%, Mari inodiwa \$2000 + mubereko (interest)).

Gore rekutanga

Mari inowanikwa	2000
Kubhadhara Kwechikwereti	-700
Kubhadhara mubereko (interest)	-105
Mari inodikanwa	-2000
Chikwereti chitsva	-805

Gore rechipiriri

Mari inowanikwa	2000
Kubhadhara Kwechikwereti	-805
Kubhadhara mubereko (interest)	-120.75
Mari inodikanwa	-2000
Mari inodikanwa	-925.75

Chikwereti chinoramba chichikwira gore negore. Nekudaro fungira pachinzvimbo chekuti vanga vawana zano uye vakadzikisa mari ne \$200 to \$1800 uye vakawedzera mari ne \$120 to \$2120

Gore rekutanga

Mari inowanikwa	2120
Kubhadrhara Kwechikwereti	-700
Kubhadrhara mubereko (interest)	-105
Mari inodikanwa	-1800
Chikwereti chitsva	-485

Gore rechipiri

Mari inowanikwa	2120
Kubhadrhara Kwechikwereti	-485
Kubhadrhara mubereko (interest)	-72.75
Mari inodikanwa	-1800
Chikwereti chitsva	-237.75

Gore rechitatu

Mari inowanikwa	2100
Kubhadrhara Kwechikwereti	-237.75
Kubhadrhara mubereko (interest)	-35.66
Mari inodikanwa	-1800
Muunganidzwa mutsva - hapasisina chikwereti	46.59

Ngatitarisei mumwe muenzaniso. Yese Mari Inowanikwa \$3000, Chikwereti \$1200, Chibereko 20%, Mari inodiwa \$2800 + Mubereko (interest).

Gore rekutanga

Mari inowanikwa	3000
Kubhadrhara Kwechikwereti	-1200
Kubhadrhara mubereko (interest)	-240
Mari inodikanwa	-2800
Chikwereti chitsva	-1240

Gore rechipiri

Mari inowanikwa	3000
Kubhadrhara Kwechikwereti	-1240
Kubhadrhara mubereko (interest)	-248

Mari inodikanwa	-2800
Chikwereti chitsva	-1288

Chikwereti chinoramba chichikwira gore negore. Nekudaro fungira pachinzvimbo chekuti vanga vawana zano uye vakadzikisa mari ne \$200 to \$2600 uye vakawedzera mari ne \$200 to \$3200

Gore rekutanga

Mari inowanikwa	3200
Kubhadrhara Kwechikwereti	-1200
Kubhadrhara mubereko (interest)	-240
Mari inodikanwa	-2600
Chikwereti chitsva	-840

Gore rechipiri

Mari inowanikwa	3200
Kubhadrhara Kwechikwereti	-840
Kubhadrhara mubereko (interest)	-168
Mari inodikanwa	-2600
Chikwereti chitsva	-408

Pano tinogona kuona kuti mushure memakore maviri pachinzvimbo chekuti chikwereti chiwedzere kusvika pamadhara churu nemazana maviri nemakumi masere nemasere, chadzikira kusvika pamadhara mazana mana nemasere. Imarii yakawanda yaungabhadrhara pa \$1288? $\$1288 \times .20 = 257.60$. Asi nekuda kwekuchinja wave kubhadrhara $\$408 \times .20$ inova \$89.60 chete. Uyu mutsauko mukuru. Ngatirambe tichienda.

Gore rechitatu

Mari inowanikwa	3200
Kubhadrhara Kwechikwereti	-408
Kubhadrhara mubereko (interest)	-81.60
Mari inodikanwa	-2600
Muunganidzwa mutsva - hapasisina chikwereti	-89.6

Kunyangwe zvazvo vasati vabva muchikwereti unogona kuona kuti mugore rinotevera vachabuda nyore muchikwereti.

KUVANHU VARIKURIMA CHETE – Tauriranai:

Mumamiriro ezvinhu apo chete rudzi rwechikwereti chiri kutengesa minda yako kare, saka iwe unoda kuwana munhu waunovimba naye zvakanwana uye kushanda naye. Sarudza munda mudiki uye utengese iwo kuti uwane mari yekudya. Zvino panguva yekukohwa unogona kukohwa munda mukuru uye kwete kurasikirwa nemari pane izvozvo. Kana kuti dyara chikamu chemunda wako nechimwe chinhu chaungakurumidza kukohwa, sechibage. Zvinogona kutora basa rakawanda, asi nenzira iyoyo unogona kutengesa chirimwa ichocho pane kuti utange watengesa goho rako rose. Iva nounyanzvi.

(Kana uri munzvimbo isingabviri kuti vanhu vawane zvikwereti zvemwedzi nemwedzi, saka funga kuti ndedzipi dzimwe sarudzo dziripo dzekuvabatsira kudzikisa huwandu hwemari yavanorasikirwa nemubereko (interest) gore negore.)

5. Chechishanu. Nyengeterera rubatsiro rwaMwari uye utarisire

HURUKURO MUBOKA GURU

Danho rokupedzisira rokubuda muchikwereti kutarira kuna Mwari nokuda kwebetsero yake. Chokwadika, tinofanira kurarama mukuwirirana nokuda kwaMwari kana tichitarisira betsero Yake.

Inzwa nyaya iyi:

Rimwe zuva mumwe murume akauya kune muvakidzani wake kuzokumbira kubatsirwa nechikwereti. Ainge akwereta zviuru zviviri nemazana mashanu negumi muzana achibatandiza mubereko (interest) uye mwedzi minomwe gare gare munhu wacho akati aifanira kudzosera zvinopfuura zviuru zvitandatu. Apo muvakidzani akaverenga mubereko (interest), akawana kuti nhamba yacho yakanga isina kururama chose chose. Asi murume wacho akanga asingazivi nzira yokuverenga nayo mubereko (interest) iye amene. Aigara achibva kune imwe njodzi yemari kuenda kune imwe. Muvakidzani wacho akateerera nyaya yake yenhama yemari uye akashamisika kuti, “Nei Mwari asingambobatsiri murume uyu? Nei achigara aine chikwereti? Izvi zvakanzerwa nokusaruramisira kwaitwa nevamwe here?” Ipapo murume uya akatanga kutaura mafambiro aakanga aita kun'anga. N'anga yainge yamuudza kuti gore rino rakaipa murume akazvitenda.

Mwari akati achaunza dambudziko rezvemari kune avo vasingateereri.

- Unofunga kuti murume uyu akanga achiteerera here?

Iyi ndiyo imwe nyaya inobva muBhaibheri:

Apo nhapwa dzechJudha dzakatanga kudzoka kubva kuBhabhironi kuenda kuJerusarema dzakavamba kuvakazve tembere asi nokukurumidza vakarega. Hagai akatsiura vanhu nokuda kwokugara mudzimba dzakaisvonaka nepo tembere—imba yaMwari—yakaramba iri matongo. Akanyevera vanhu kuti vaisazombogutsikana uye kukomborerwa chero bedzi Mwari akanga asingafadzwi navo.

Verenga yose Hagai Chitsauko chokutanga uye ndima 2:19.

- Kuoma kwemari nguva dzose kunokonzerwa nokusateerera here?
 - *Dambudziko remari harisi nguva dzose rinokonzerwa nekusateerera. Chokwadi, Dhavhidhi aigara achinyunyuta kuti nei zvaita sokuti vakaipa vaibudirira. Zvisinei, Dhavhidhi akatiwo akanga asati amboona vakarurama vachiziya nenzara (Mapisarema 37:25).*

Matambudziko emari anowanzova nzira iyo Mwari anoedza nayo kuwana ngwaro yedu. Kana tatarisana nezvinetso zvemari tinofanira kumira, kuongorora upenyu hwedu, kupfida pane chinhu chipi nechipi chisina kururama uye kunamatira tsitsi dzaMwari. Kana tikaramba tichirama hupenyu husiri mukuteerera Mwari, naizvozvo hatifanire kutarisira chikomborero netsitsi dzake.

NHANHO DZEKUITA

- Zvipire kuita hurongwa hwekudzikisa chikwereti kana uine chimwe.
- Kurukura nemhuri yako chirongwa ichi uye kumbira munhu wese kuti azvipire kuchirongwa.
- Nyengeterera kubatsirwa naMwari kuderedza chikwereti chacho, uye chitarisira.

ONGORORO

Tinorairwa naMwari kuti tive vatariri vakanaka vemari.

HURUKURO MUBOKA DUKU

Nyora pasi pfungwa gumi dzawakadzidza kuburikidza nekudzidziswa uku.

Ndezvipi zvimwe zvezvinhu zvawatotanga kushandisa? Ndezvipi zvimwe zvaungatanga kutevedzera kutanga iko zvino?

DZOKA NEZVAMAWANA

Mwari anoda kuti tive nerusununguko rwemari. Haadi kuti tive varanda vemari kana kuti tigare tichifunganya nezvemari. Kana tikashandisa hunyanzvi hwekutarisira mari uye nekukumbira hunyanzvi Hwake uye nerubatsiro ipapo tinogona kuziva rusununguko.

Namatai pamwe chete kuti muvhare.